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Premium Rates MANUAL

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SECTION 1

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INTRODUCTION

a. 2015 Premium Rates Summary

On August 14, 2014, the Workplace Safety and Insurance Board (WSIB) announced that for the second consecutive year, premium rates will be maintained at current levels for the majority of employers. Only one rate group, Local Government Services, will see an increase in premium rate as a result of expanded coverage mandated by the Ministry of Labour under the presumptive legislation for firefighters.

Our Board of Directors' decision to keep rates at 2014 levels was made based on careful actuarial and financial analysis. The decision balances the needs of Ontario's workers while providing stability for employers as the WSIB reviews its methods for setting premium rates in consultation with stakeholders.

The WSIB is well-positioned to offer premium-rate stability, with 2014 results showing the system is nearly 70% funded and well on the way to meeting legislated funding requirements of 80% by 2022, and full funding by 2027.

The WSIB continues to work with the Chair's Advisory Committees, which represent employers from various sectors and injured workers. These committees have provided valuable advice and guidance to the WSIB Chair, President and CEO, and Executive Committee; and their input was taken into account as part of the decision-making process on which the 2015 premium rates were based.

b. Derivation of Premium Rates

The Schedule 1 costs of the workers' compensation system are funded through premium rates, which are applied to the payroll of Schedule 1 employers. All Schedule 1 employers are not charged the same rate. Rather, for the purpose of charging them on an equitable basis, employers are classified into rate groups. Rate groups are defined in a classification scheme and each rate group has a different premium rate, originally intended to reflect the inherent risk of the specific business activities of industries insured within that group.

The classification scheme divides business activities into nine broad classes, which are further subdivided into 155 rate groups based on similarity of business activity and relative risk. The number of rate groups remains unchanged from 2014. Additional details about the classification scheme itself can be obtained from the WSIB's *Employer Classification Manual (ECM)* on the WSIB website at www.wsib.on.ca.

Premium rates are expressed as a dollar amount per $100 of insurable earnings. For each of the classes and rate groups defined in the classification scheme, their premium rate includes an amount for:

a) New claims cost - the expected future lifetime costs to pay benefits for all new claims for the premium year;

b) The WSIB's expenses to administer the *WSIA*, the Ministry of Labour's (MoL) expenses to administer the *Occupational Health and Safety Act*, the Workplace Safety and Insurance Appeals Tribunal, Offices of the Employer Advisor and the Worker Advisor, and the expenses of the Health and Safety Associations and research; and

c) Past claims cost – includes a charge to retire the WSIB's unfunded liability.

Although most rate group premium rates are unchanged from 2014, the amounts attributable to each of these three components were revised for 2015 using claims experience and insurable earnings data from the most recent six years – that is, for the period from 2008 through 2013 inclusive. Details supporting premium rates are shown in the various exhibits of this *Premium Rates Manual*.

An annual maximum ceiling for average earnings used for determining benefits and premiums is set each year according to the *Workplace Safety and Insurance Act*. The ceiling for the premium rate year (2015) is based on 175% of the average industrial wage for Ontario from the most recent published Statistics Canada earnings data available on July 1st of the previous year (2014). The 2015 maximum insurable earnings ceiling is $85,200, an increase of 1.3% over the 2014 ceiling of $84,100.

C. Classification Scheme and Data Sources

Schedule 1 employers are divided into nine classes (denoted by class codes A through I). Employers within each class are then subdivided into rate groups. The grouping of employers within a single rate group is based on similarity of business activities and/or relative risk. The number of rate groups in each class varies according to the size of the economic sector covered by each class. For example, Class B: Mining and Related Industries, contains four rate groups, whereas Class D: Manufacturing, contains 73 rate groups.

Rate groups are further divided into classification units. Classification units are used as a means of tracking the relative experience of various employer subgroups. Firms in a classification unit share similar business activities, risks or other characteristics. All employers within a single rate group, no matter which classification unit they belong to or their payroll size, are charged the same premium rate (before any merit adjustments or experience rating). Premium rates are not calculated for classification units.

The classes referred to in this manual should not be confused with industry sectors, which is another categorization used by the WSIB to compare common business practices and approaches.

The figures shown in the Supporting Documentation sections of this manual are based on the data available as of June 2014. Employers may obtain more recent information by contacting the WSIB (see Section 11 of this manual for contact information).

d. The Role of the Workplace Safety and Insurance Board (WSIB)

The WSIB is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *Workplace Safety and Insurance Act, 1997* (*WSIA*). The Ministry of Labour is responsible for administering the *Occupational Health and Safety Act*.

The WSIB receives no government funding and is funded solely through employer premiums. Revenue is also raised through returns on invested assets.

The WSIB helps workers deal with the consequences of workplace injuries and illnesses – providing a comprehensive bundle of insurance benefits and helping workers recover and return to work. The WSIB:

- Provides benefits to injured and ill workers and to the dependants of workers who have died as a result of a workplace injury or illness; and
- Assists in the return to work and recovery of injured and ill workers.

Employers covered by the *WSIA*, are divided into two groups, referred to as "Schedule 1" and "Schedule 2." Schedule 1 employers are insured under a "collective liability" system, and are required to contribute to the WSIB Insurance Fund. Schedule 2 employers are "self-insured," and are individually liable for the full costs of their workers' WSIB claims. The WSIB pays insurance benefits for Schedule 2 workers and is reimbursed by Schedule 2 employers for costs (including administrative costs) of the claims.

This *Premium Rates Manual* pertains to Schedule 1 employers only.

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SECTION 2

Definition of 2015 Premium Rate Components

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DEFINITION OF
2015 PREMIUM RATE COMPONENTS

A. New Claims Cost

1.	New Claims Cost	The estimated full cost of new claims for injuries expected to occur during 2015

B. Overhead Expenses

1.	Administrative Expenses	Expenses of the WSIB estimated for the year 2015, to administer the *WSIA*
2.	Legislative Obligations	Expenses the WSIB is required to fund under the *Occupational Health and Safety Act,* the Workplace Safety and Insurance Appeals Tribunal, Office of the Employer Advisor, Office of the Worker Advisor, Health and Safety Associations and research
3.	Total Overhead Expenses	Total of Administrative and Legislative Obligations expenses

C. Past Claims Cost

1.	Past Claims Cost	Includes payment required to retire the unfunded liability

D. Premium Rate	Total cost per $100 of insurable earnings required to fund new claims, overhead, and past claims

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SECTION 3

Summary of Allocation Rules

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SUMMARY OF ALLOCATION RULES FOR 2015 PREMIUM RATES

A. New Claims Cost

New Claims Costs are determined at the class level. However, rate groups belonging to a class pay them.

The share of the class new claims cost charged to a member rate group is based on the expected number of claims and the average cost of a claim expected for that rate group for the premium year.

The average cost of a claim for a rate group is determined via a Cost Index, which indicates the relative costliness of an average claim for the rate group as compared to the average cost for its class.

B. Overhead Expenses

Schedule 1 overhead expenses are allocated to rate groups in proportion to their new claims cost and insurable earnings.

C. Past Claims Cost

Past Claims Cost paid by a rate group is the remainder of its 2015 premium rate (which is set equal to its 2014 premium rate) after New Claims Cost and Overhead expenses have been deducted.

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SECTION 4

2015 Premium Rates for Each Rate Group, by Class

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Rate Group	Description	2015 Premium Rate ($)
030	LOGGING	13.04
033	MILL PRODUCTS AND FORESTRY SERVICES	8.80
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	5.37
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	2.93
041	CORRUGATED BOXES	3.24
	CLASS A : FOREST PRODUCTS	**5.40**

Rate Group	Description	2015 Premium Rate ($)
110	GOLD MINES	8.15
113	NICKEL MINES	5.20
119	OTHER MINES	6.69
134	AGGREGATES	6.52
	CLASS B : MINING AND RELATED INDUSTRIES	**6.79**

Rate Group	Description	2015 Premium Rate ($)
159	LIVESTOCK FARMS	7.09
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	2.84
174	TOBACCO AND MUSHROOM FARMS	5.15
181	FISHING AND MISCELLANEOUS FARMING	3.67
184	POULTRY FARMS AND AGRICULTURAL SERVICES	3.27
190	LANDSCAPING AND RELATED SERVICES	4.93
	CLASS C : OTHER PRIMARY INDUSTRIES	**4.19**

Rate Group	Description	2015 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	4.66
210	POULTRY PRODUCTS	3.50
214	FRUIT AND VEGETABLE PRODUCTS	2.68
216	DAIRY PRODUCTS	2.26
220	OTHER BAKERY PRODUCTS	4.00
222	CONFECTIONERY	1.80
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	2.79
226	CRUSHED AND GROUND FOODS	1.69
230	ALCOHOLIC BEVERAGES	1.55
231	SOFT DRINKS	3.58
238	OTHER RUBBER PRODUCTS	4.13
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	2.92
261	PLASTIC FILM AND SHEETING	2.46
263	OTHER PLASTIC PRODUCTS	3.23
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	3.71
301	CLOTHING, FIBRE AND YARN	2.43
308	MILLWORK AND OTHER WOOD INDUSTRIES	5.57
311	WOODEN CABINETS	4.16
312	WOODEN BOXES AND PALLETS	7.14
322	UPHOLSTERED FURNITURE	3.34
323	METAL FURNITURE	2.33
325	WOODEN AND OTHER NON-METAL FURNITURE	4.30
328	FURNITURE PARTS AND FIXTURES	4.17
333	PRINTING, PLATEMAKING AND BINDING	1.75
335	PUBLISHING	0.56

Rate Group	Description	2015 Premium Rate ($)
338	FOLDING CARTONS	2.65
341	PAPER PRODUCTS	3.18
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	2.62
358	FOUNDRIES	4.29
361	NON-FERROUS METAL INDUSTRIES	3.59
374	DOORS AND WINDOWS	3.56
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	4.71
377	COATING OF METAL PRODUCTS	4.19
379	HARDWARE, TOOLS AND CUTLERY	2.74
382	METAL DIES, MOULDS AND PATTERNS	2.22
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	2.78
385	MACHINE SHOPS	2.61
387	OTHER METAL FABRICATING INDUSTRIES	3.68
389	METAL CLOSURES AND CONTAINERS	2.59
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	3.59
393	WIRE PRODUCTS	3.37
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	2.32
403	OTHER MACHINERY AND EQUIPMENT	1.74
406	ELEVATORS AND ESCALATORS	2.70
408	BOILERS, PUMPS AND FANS	2.46
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	2.89
417	AIRCRAFT AND AIRCRAFT PARTS	1.56
419	MOTOR VEHICLE ASSEMBLY	3.59
420	MOTOR VEHICLE ENGINES AND PARTS	1.89
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	3.59

Rate Group	Description	2015 Premium Rate ($)
424	MOTOR VEHICLE STAMPINGS	3.59
425	MOTOR VEHICLE WHEELS AND BRAKES	3.59
428	MOTOR VEHICLE FABRIC ACCESSORIES	4.58
432	TRUCKS, BUSES AND TRAILERS	4.39
442	RAILROAD ROLLING STOCK	2.74
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	2.65
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	2.45
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	1.55
485	BRICKS, CERAMICS AND ABRASIVES	4.54
496	CONCRETE PRODUCTS	5.42
497	READY-MIX CONCRETE	3.93
501	NON-METALLIC MINERAL PRODUCTS	3.00
502	GLASS PRODUCTS	3.05
507	PETROLEUM AND COAL PRODUCTS	1.17
512	RESINS, PAINT, INK AND ADHESIVES	1.75
514	PHARMACEUTICALS AND MEDICINES	0.96
517	SOAP AND TOILETRIES	1.68
524	CHEMICAL INDUSTRIES	1.96
529	JEWELRY AND INSTRUMENTS	1.02
533	SIGNS AND DISPLAYS	3.19
538	SPORTING GOODS AND TOYS	4.28
542	OTHER MANUFACTURED PRODUCTS	2.13
	CLASS D : MANUFACTURING	**2.60**

Rate Group	Description	2015 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	2.09
553	AIR TRANSPORT SERVICES	1.93
560	WAREHOUSING	3.43
570	GENERAL TRUCKING	6.72
577	COURIER SERVICES	3.02
580	MISCELLANEOUS TRANSPORT INDUSTRIES	5.11
584	SCHOOL BUSES	3.04
590	AMBULANCE SERVICES	6.46
	CLASS E : TRANSPORTATION AND STORAGE	**5.06**

Rate Group	Description	2015 Premium Rate ($)
604	FOOD, SALES	2.54
606	GROCERY AND CONVENIENCE STORES	2.20
607	SPECIALTY FOOD STORES	3.73
608	BEER STORES	4.17
612	AGRICULTURAL PRODUCTS, SALES	2.48
630	VEHICLE SERVICES AND REPAIRS	3.54
633	PETROLEUM PRODUCTS, SALES	2.60
636	OTHER SALES	1.46
638	PHARMACIES	0.70
641	CLOTHING STORES	1.59
657	AUTOMOBILE AND TRUCK DEALERS	0.81
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.50
670	MACHINERY AND OTHER VEHICLES, SALES	1.84
681	LUMBER AND BUILDERS SUPPLY	3.01
685	METAL PRODUCTS, WHOLESALE	3.25
689	WASTE MATERIALS RECYCLING	6.17
	CLASS F : RETAIL AND WHOLESALE TRADES	**1.82**

Rate Group	Description	2015 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	3.69
707	MECHANICAL AND SHEET METAL WORK	4.16
711	ROADBUILDING AND EXCAVATING	5.29
719	INSIDE FINISHING	7.51
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	4.55
728	ROOFING	14.80
732	HEAVY CIVIL CONSTRUCTION	7.03
737	MILLWRIGHTING AND WELDING	6.90
741	MASONRY	12.70
748	FORM WORK AND DEMOLITION	18.31
751	SIDING AND OUTSIDE FINISHING	10.25
755	NON-EXEMPT PARTNERS AND EXECUTIVE OFFICERS IN CONSTRUCTION	0.21
764	HOMEBUILDING	9.10
	CLASS G : CONSTRUCTION	6.65

Rate Group	Description	2015 Premium Rate ($)
810	SCHOOL BOARDS	0.81
817	EDUCATIONAL FACILITIES	0.36
830	POWER AND TELECOMMUNICATION LINES	4.45
833	ELECTRIC POWER GENERATION	0.78
835	OIL, POWER AND WATER DISTRIBUTION	1.07
838	NATURAL GAS DISTRIBUTION	0.69
845	LOCAL GOVERNMENT SERVICES	2.88
851	HOMES FOR NURSING CARE	3.29
852	HOMES FOR RESIDENTIAL CARE	3.30
853	HOSPITALS	1.10
857	NURSING SERVICES	3.31
858	GROUP HOMES	3.14
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	1.10
875	PROFESSIONAL OFFICES AND AGENCIES	0.73
	CLASS H : GOVERNMENT AND RELATED SERVICES	1.41

Rate Group	Description	2015 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	3.04
908	OTHER REAL ESTATE SERVICES	1.31
911	SECURITY AND INVESTIGATION SERVICES	1.74
919	RESTAURANTS AND CATERING	1.72
921	HOTELS, MOTELS AND CAMPING	3.10
923	JANITORIAL SERVICES	3.73
929	SUPPLY OF NON-CLERICAL LABOUR	5.05
933	EQUIPMENT RENTAL AND REPAIR SERVICES	3.08
937	RECREATIONAL SERVICES AND FACILITIES	2.19
944	PERSONAL SERVICES	3.26
956	LEGAL AND FINANCIAL SERVICES	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.38
962	ADVERTISING AND ENTERTAINMENT	1.09
975	LINEN AND LAUNDRY SERVICES	4.12
981	MEMBERSHIP ORGANIZATIONS	0.79
983	COMMUNICATIONS INDUSTRIES	0.37
	CLASS I : OTHER SERVICES	**1.32**
	SCHEDULE 1	**2.57***

*The Schedule 1 and class average premium rates are determined based on the mix of insurable earnings across rate groups. Premium rates remain the same except for rate group 845, Local Government Services, who will see an increase in premium rates as a result of expanded coverage under presumptive legislation for firefighters. The WSIB's industry mix has changed since 2013 resulting in a Schedule 1 average premium rate different from the 2013 average rate of $2.46. Without these shifts in industry mix over time the average premium rate would still be $2.46 for 2014 and 2015.

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SECTION 5

For Each Classification Unit, by Class

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2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
0411-099	Logging Operations	A	30	13.04
0511-001	Reforestation Services	A	33	8.80
0511-002	Other Forestry Services	A	33	8.80
2511-000	Shingles and Shakes	A	33	8.80
2512-000	Sawmill and Planing Mill Products	A	33	8.80
2521-099	Veneer and Plywood Operations	A	36	5.37
2591-000	Wood Preservation	A	36	5.37
2592-000	Particle Board	A	36	5.37
2593-000	Wafer Board	A	36	5.37
2711-099	Pulp and Newsprint Operations	A	39	2.93
2713-000	Paperboard	A	39	2.93
2714-000	Building Board	A	39	2.93
2719-000	Specialty Paper Operations	A	39	2.93
2733-000	Paper Bags	A	39	2.93
2793-000	Paper Consumer Products	A	39	2.93
2732-000	Corrugated Box Operations	A	41	3.24

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
0611-000	Gold Mine Operations	B	110	8.15
0921-100	Gold Mines, Contracting	B	110	8.15
0613-000	Nickel Mine Operations	B	113	5.20
0921-200	Nickel Mines, Contracting	B	113	5.20
0612-000	Copper and Copper-Zinc Mines	B	119	6.69
0614-000	Silver Mines	B	119	6.69
0615-000	Molybdenum Mines	B	119	6.69
0617-000	Iron Mines	B	119	6.69
0619-000	Other Metal Mines	B	119	6.69
0621-000	Asbestos Mines	B	119	6.69
0622-000	Peat Operations	B	119	6.69
0623-000	Gypsum Mines	B	119	6.69
0624-000	Potash Mines	B	119	6.69
0625-000	Salt Mines	B	119	6.69
0629-000	Other Non-Metal Mines	B	119	6.69
0631-099	Coal Mines	B	119	6.69
0711-099	Crude Oil and Natural Gas	B	119	6.69
0911-000	Contract Drilling, Oil and Gas	B	119	6.69
0919-000	Other Services Incidental to Crude Oil	B	119	6.69
0921-300	Other Mines, Contracting	B	119	6.69
0929-001	Other Services Incidental to Mining	B	119	6.69
0811-000	Granite Quarries	B	134	6.52
0812-000	Limestone Quarries	B	134	6.52
0813-000	Marble Quarries	B	134	6.52
0814-000	Sandstone Quarries	B	134	6.52
0815-000	Shale Quarries	B	134	6.52
0821-000	Sand and Gravel Pit Operations	B	134	6.52

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
0111-000	Dairy Farms	C	159	7.09
0112-000	Cattle Farms	C	159	7.09
0113-000	Hog Farms	C	159	7.09
0115-000	Sheep and Goat Farms	C	159	7.09
0119-000	Livestock Combination Farms	C	159	7.09
0122-000	Horse and Other Equine Farms	C	159	7.09
0239-002	Barn Cleaning	C	159	7.09
0131-000	Wheat Farms	C	167	2.84
0132-000	Small-Grain Farms	C	167	2.84
0133-000	Oilseed Farms	C	167	2.84
0134-000	Grain Corn Farms	C	167	2.84
0135-000	Forage, Seed, and Hay Farms	C	167	2.84
0136-000	Dry Field Pea and Bean Farms	C	167	2.84
0138-000	Potato Farms	C	167	2.84
0139-000	Other Field Crop Farms	C	167	2.84
0141-000	Field Crop Combination Farms	C	167	2.84
0151-001	Fruit Farms	C	167	2.84
0151-002	Grape Growers	C	167	2.84
0152-000	Other Vegetable Farms	C	167	2.84
0159-000	Fruit and Vegetable Combination Farms	C	167	2.84
0171-000	Livestock, Field Crop, and Horticultural Combination Farms	C	167	2.84
0137-000	Tobacco Farm Operations	C	174	5.15
0161-000	Mushroom Farm Operations	C	174	5.15
0121-000	Honey and Other Apiary Product Farms	C	181	3.67
0123-000	Furs and Skins, Ranch	C	181	3.67
0129-000	Other Animal Specialty Farms	C	181	3.67
0162-000	Greenhouses	C	181	3.67
0163-000	Plant Nurseries	C	181	3.67
0169-000	Other Horticultural Specialties	C	181	3.67
0311-099	Fishing	C	181	3.67
0331-099	Furs, Skins, and Other Trapping	C	181	3.67

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
0114-000	Poultry and Egg Farm Operations	C	184	3.27
0211-000	Veterinary Services	C	184	3.27
0212-000	Farm Animal Breeding Services	C	184	3.27
0213-000	Poultry Services	C	184	3.27
0219-000	Other Services Incidental to Livestock Specialties	C	184	3.27
0221-000	Soil Preparation, Planting, and Cultivating Services	C	184	3.27
0222-000	Crop Dusting and Spraying Services	C	184	3.27
0223-000	Harvesting, Baling, and Threshing Services	C	184	3.27
0239-001	Other Services Incidental to Agriculture	C	184	3.27
0321-000	Services Incidental to Fishing	C	184	3.27
8372-002	Wildlife Preservation and Research	C	184	3.27
0229-002	Tree Surgery and Removal	C	190	4.93
4212-000	Water Well Drilling	C	190	4.93
4219-000	Landscaping and Interlocking Brick	C	190	4.93
9959-002	Lawn Maintenance Services	C	190	4.93

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
1011-001	Meat and Meat Products	D	207	4.66
1011-002	Deadstock	D	207	4.66
1021-000	Fish Products	D	207	4.66
1012-000	Poultry Operations	D	210	3.50
1031-000	Canned and Preserved Fruits and Vegetables	D	214	2.68
1032-000	Frozen Fruits and Vegetables	D	214	2.68
1041-000	Fluid Milk	D	216	2.26
1049-000	Other Dairy Products	D	216	2.26
1072-000	Other Bakery Operations	D	220	4.00
1082-000	Chewing Gum	D	222	1.80
1083-000	Sugar and Chocolate Confectionery	D	222	1.80
1071-000	Biscuit Operations	D	223	2.79
1092-000	Dry Pasta Products	D	223	2.79
1093-000	Snack Food Operations	D	223	2.79
1099-000	Other Food Operations	D	223	2.79
1051-000	Cereal Grain Flour	D	226	1.69
1052-000	Prepared Flour Mixes and Cereal Foods	D	226	1.69
1053-000	Feed Operations	D	226	1.69
1061-000	Vegetable Oil Mills	D	226	1.69
1081-000	Cane and Beet Sugar	D	226	1.69
1091-000	Tea and Coffee	D	226	1.69
1211-000	Leaf Tobacco	D	226	1.69
1221-000	Tobacco Products	D	226	1.69
1094-000	Malt and Malt Flour	D	230	1.55
1121-000	Distillery Products	D	230	1.55
1131-001	Brewery Products	D	230	1.55
1131-002	Home Brewing Centres	D	230	1.55
1141-000	Wine	D	230	1.55

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
1111-000	Soft Drinks	D	231	3.58
1511-000	Tire and Tube Operations	D	238	4.13
1521-000	Rubber Hose and Belting	D	238	4.13
1599-000	Other Rubber Operations	D	238	4.13
5521-002	Tire Vulcanizing and Retreading	D	238	4.13
1611-000	Foamed and Expanded Plastic Product Operations	D	258	2.92
1631-000	Plastic Film and Sheeting Operations	D	261	2.46
3993-001	Fabric Coating Operations	D	261	2.46
1621-000	Plastic Pipe and Fitting Operations	D	263	3.23
1691-000	Plastic Bag Operations	D	263	3.23
1699-000	Other Plastic Product Operations	D	263	3.23
1711-000	Leather Tanneries	D	289	3.71
1712-000	Footwear	D	289	3.71
1713-000	Luggage, Purses and Handbags	D	289	3.71
1719-000	Other Leather and Allied Products	D	289	3.71
1821-000	Wool Yarn and Woven Cloth	D	289	3.71
1829-000	Other Spun Yarn and Woven Cloth Operations	D	289	3.71
1831-000	Broad Knitted Fabrics	D	289	3.71
1911-000	Natural Fibres Processing and Felt Products	D	289	3.71
1921-000	Carpet, Mat, and Rug Operations	D	289	3.71
1931-000	Canvas and Related Products	D	289	3.71
1991-000	Narrow Fabrics	D	289	3.71
1992-000	Contract Textile Dyeing and Finishing	D	289	3.71
1993-000	Household Products of Textile Materials	D	289	3.71
1994-000	Hygiene Products of Textile Materials	D	289	3.71
1995-000	Tire and Cord Fabric	D	289	3.71
1999-000	Other Processed Textile Products	D	289	3.71
2495-000	Fur Goods	D	289	3.71

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
1811-000	Fibre and Filament Yarn Operations	D	301	2.43
2431-099	Men's and Boys' Clothing	D	301	2.43
2441-099	Women's Clothing	D	301	2.43
2445-000	Clothing Contractors	D	301	2.43
2451-000	Children's Clothing	D	301	2.43
2491-000	Sweaters	D	301	2.43
2492-000	Occupational Clothing	D	301	2.43
2493-000	Gloves	D	301	2.43
2494-000	Hosiery	D	301	2.43
2496-000	Foundation Garments	D	301	2.43
2499-000	Other Clothing and Apparel Operations	D	301	2.43
2541-000	Prefabricated Wooden Buildings	D	308	5.57
2549-000	Other Millwork Products	D	308	5.57
2599-000	Other Wood Operations	D	308	5.57
2542-000	Wooden Cabinet Operations	D	311	4.16
2561-000	Wooden Box and Pallet Operations	D	312	7.14
2612-000	Upholstered Household Furniture	D	322	3.34
6213-000	Furniture Refinishing and Repair Shops	D	322	3.34
2619-000	Metal Household Furniture	D	323	2.33
2641-099	Metal Office and Institutional Furniture and Fixtures	D	323	2.33
2581-000	Coffins and Caskets	D	325	4.30
2611-000	Wooden Household Furniture	D	325	4.30
2649-099	Non-Metal Office and Institutional Furniture and Fixtures	D	325	4.30
2691-000	Bed Springs and Mattresses	D	328	4.17
2699-000	Other Furniture Parts and Fixtures	D	328	4.17
2811-000	Business Forms Printing	D	333	1.75
2819-000	Other Commercial Printing	D	333	1.75
2821-001	Platemaking, Typesetting, and Binding Operations	D	333	1.75

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
2831-000	Book Publishing	D	335	0.56
2839-000	Other Publishing Operations	D	335	0.56
2841-000	Newspapers, Magazines, and Periodicals	D	335	0.56
2849-000	Other Combined Publishing and Printing Operations	D	335	0.56
2731-000	Paperboard Folding Cartons	D	338	2.65
2791-000	Coated and Treated Products	D	341	3.18
2792-000	Stationery Products	D	341	3.18
2799-000	Other Converted Paper Products	D	341	3.18
2919-000	Other Primary Steel Operations	D	352	2.62
2921-000	Steel Pipe and Tube Operations	D	352	2.62
2959-000	Other Primary Smelting and Refining Operations	D	352	2.62
2911-000	Ferro-Alloys	D	358	4.29
2912-000	Steel Foundries	D	358	4.29
2941-000	Iron Foundry Operations	D	358	4.29
2951-000	Primary Production of Aluminum	D	361	3.59
2961-000	Aluminum Rolling, Casting, and Extruding	D	361	3.59
2971-000	Copper and Copper Alloy Rolling, Casting, and Extruding	D	361	3.59
2999-000	Other Rolled, Cast, and Extruded Non-Ferrous Metal Products	D	361	3.59
2543-000	Wooden Door and Window Operations	D	374	3.56
3031-000	Other Door and Window Operations	D	374	3.56
3021-000	Metal Tank Operations	D	375	4.71
3022-000	Plate Work	D	375	4.71
3023-000	Pre-Engineered Metal Buildings	D	375	4.71
3029-000	Other Fabricated Structural Metal Products	D	375	4.71
3032-000	Portable and Other Prefabricated Metal Buildings	D	375	4.71
3039-000	Other Ornamental and Architectural Metal Products	D	375	4.71
3244-000	Mobile Buildings	D	375	4.71
3271-099	Metal Boat and Ship Building Operations	D	375	4.71

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
3041-001	Other Metal Coating	D	377	4.19
3041-002	Powder Painting	D	377	4.19
3061-000	Basic Hardware	D	379	2.74
3063-000	Hand Tools and Implements	D	379	2.74
3069-000	Other Hardware, Tools, and Cutlery	D	379	2.74
3062-000	Metal Die, Mould, and Pattern Operations	D	382	2.22
3071-000	Heating Equipment	D	383	2.78
3121-000	Commercial Refrigeration and Air Conditioning Equipment	D	383	2.78
3081-001	General Machine Shops	D	385	2.61
3081-002	Automotive Machine Shops	D	385	2.61
3091-000	Metal Plumbing Fixtures and Fittings	D	387	3.68
3092-000	Metal Valves	D	387	3.68
3099-001	Other Metal Fabricating Operations	D	387	3.68
3099-002	Metal Heat Treating	D	387	3.68
3099-003	Metal Service Centres, Processing	D	387	3.68
3042-000	Metal Closure and Container Operations	D	389	2.59
3049-000	Other Stamped and Pressed Metal Product Operations	D	390	3.59
3051-000	Upholstery and Coil Springs	D	393	3.37
3052-000	Wire and Wire Rope	D	393	3.37
3053-000	Industrial Fasteners	D	393	3.37
3059-000	Other Wire Products	D	393	3.37
3992-000	Buttons, Buckles, and Clothes Fasteners	D	393	3.37
3194-000	Turbine and Mechanical Power Transmission Equipment	D	402	2.32
3321-000	Major Appliance Operations	D	402	2.32
3371-000	Electrical Transformer Operations	D	402	2.32
3193-000	Sawmill and Woodworking Machinery	D	403	1.74
3199-000	Other Machinery and Equipment Operations	D	403	1.74

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
3192-002	Elevator and Escalator and Parts Manufacturing	D	406	2.70
4291-001	Elevator and Escalator Installation, Service, and Repair	D	406	2.70
3011-000	Power Boiler and Heat Exchanger Operations	D	408	2.46
3191-000	Compressor, Pump, and Industrial Fan Operations	D	408	2.46
3111-000	Agricultural Implement Operations	D	411	2.89
3192-001	Industrial Machinery Operations	D	411	2.89
3211-000	Aircraft and Aerospace Manufacturing	D	417	1.56
3231-000	Motor Vehicle Assembly Operations	D	419	3.59
3251-000	Motor Vehicle Engine and Parts Operations	D	420	1.89
3252-001	Motor Vehicle Electrical Parts	D	420	1.89
3391-000	Battery Operations	D	420	1.89
3243-000	Recreational Vehicle and Trailer Operations	D	421	3.59
3254-000	Motor Vehicle Steering and Suspension Parts	D	421	3.59
3256-000	Motor Vehicle Plastic Parts	D	421	3.59
3259-001	Other Motor Vehicle Accessories, Parts, and Assemblies	D	421	3.59
3259-002	Powder Metallurgy Products	D	421	3.59
3259-003	Motor Vehicle Air Conditioners	D	421	3.59
3299-000	Other Transportation Equipment	D	421	3.59
3253-000	Motor Vehicle Stamping Operations	D	424	3.59
3255-000	Motor Vehicle Wheel and Brake Operations	D	425	3.59
3257-000	Motor Vehicle Fabric Accessory Operations	D	428	4.58
3241-000	Truck and Bus Body Operations	D	432	4.39
3242-000	Commercial Trailer Operations	D	432	4.39
3261-000	Railroad Rolling Stock Operations	D	442	2.74
3311-001	Small Electrical Appliance Operations	D	460	2.65
3311-002	Vacuum Cleaners and Systems	D	460	2.65
3331-000	Lighting Fixtures	D	460	2.65
3332-000	Lamps and Shades	D	460	2.65

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
3333-000	Electric Lamps (Bulbs and Tubes)	D	460	2.65
3252-002	Wiring Harnesses	D	466	2.45
3341-000	Compact Disc Players, Radios, and Television Receivers	D	466	2.45
3381-000	Communication and Energy Wire and Cable Products	D	466	2.45
3351-000	Telecommunication Equipment	D	468	0.39
3352-001	Electronic Parts and Components	D	468	0.39
3352-002	Precision Miniature Metal Products	D	468	0.39
3359-000	Other Communication and Electronic Equipment	D	468	0.39
3361-000	Electronic Computing and Peripheral Equipment	D	468	0.39
3362-000	Electronic Office, Store, and Business Machines	D	468	0.39
3369-000	Other Office, Store, and Business Machines	D	468	0.39
3994-001	Musical Instruments	D	468	0.39
3994-002	Magnetic and Optical Media	D	468	0.39
3372-000	Electrical Switchgear and Protective Equipment	D	477	1.55
3379-000	Industrial Electrical Equipment Operations	D	477	1.55
3392-000	Non-Current-Carrying Wiring Devices	D	477	1.55
3399-000	Other Electrical Products	D	477	1.55
3511-000	Bricks, Tiles, and Clay Products	D	485	4.54
3512-000	Ceramic, Porcelain, and China Operations	D	485	4.54
3571-000	Abrasives Operations	D	485	4.54
3591-000	Refractories	D	485	4.54
3541-000	Concrete Pipe	D	496	5.42
3542-000	Structural Concrete Products	D	496	5.42
3549-000	Other Concrete Products	D	496	5.42
3551-000	Ready-Mix Concrete Operations	D	497	3.93
3521-000	Hydraulic Cement	D	501	3.00
3581-000	Lime Operations	D	501	3.00
3592-000	Asbestos Products	D	501	3.00
3593-000	Gypsum Products	D	501	3.00
3594-000	Non-Metallic Mineral Insulating Material Operations	D	501	3.00
3599-000	Other Non-Metallic Mineral Products	D	501	3.00

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
3561-000	Primary Glass and Glass Container Operations	D	502	3.05
3562-000	Other Glass Products	D	502	3.05
2721-000	Asphalt Roofing	D	507	1.17
3611-000	Refined Petroleum Products	D	507	1.17
3612-000	Lubricating Oil and Grease	D	507	1.17
3699-000	Other Petroleum and Coal Products	D	507	1.17
3731-000	Plastic and Synthetic Resin Operations	D	512	1.75
3751-000	Paint and Varnish	D	512	1.75
3791-000	Printing Ink	D	512	1.75
3792-000	Adhesives	D	512	1.75
3741-000	Pharmaceutical and Medicine Operations	D	514	0.96
3761-000	Soap and Cleaning Compound Operations	D	517	1.68
3771-000	Toiletry Operations	D	517	1.68
3711-001	Industrial Inorganic Chemicals	D	524	1.96
3711-002	Compressed Gas	D	524	1.96
3712-000	Industrial Organic Chemicals	D	524	1.96
3721-000	Chemical Fertilizer and Fertilizer Materials	D	524	1.96
3722-000	Mixed Fertilizers	D	524	1.96
3729-000	Other Agricultural Chemicals	D	524	1.96
3799-001	Other Chemical Products	D	524	1.96
3799-002	Explosives	D	524	1.96

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
3911-000	Indicating, Recording, and Controlling Instruments	D	529	1.02
3912-000	Other Instruments	D	529	1.02
3913-000	Clocks and Watches	D	529	1.02
3914-000	Ophthalmic Goods	D	529	1.02
3921-001	Jewelry and Silverware Operations	D	529	1.02
3921-002	Arts and Crafts	D	529	1.02
3922-000	Precious Metal Secondary Refining	D	529	1.02
3999-002	Dental Laboratories	D	529	1.02
3999-003	Other Medical Products	D	529	1.02
3999-004	Art Supplies	D	529	1.02
9999-003	Artists	D	529	1.02
3971-000	Sign and Display Operations	D	533	3.19
3931-000	Sporting Goods Operations	D	538	4.28
3932-000	Toys and Games	D	538	4.28
3991-000	Brooms, Brushes, and Mops	D	538	4.28
3999-001	Other Manufacturing Operations	D	542	2.13

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
4511-000	Scheduled Air Transport	E	551	2.09
4512-000	Non-Scheduled Chartered Air Transport	E	551	2.09
4513-000	Non-Scheduled Specialty Air Transport	E	551	2.09
4521-001	Airport Operations	E	553	1.93
4521-002	Private Airfields	E	553	1.93
4522-000	Aircraft Rental and Leasing	E	553	1.93
4523-000	Aircraft Servicing and Maintenance	E	553	1.93
4529-000	Other Services Incidental to Air Transport	E	553	1.93
4551-001	Marine Cargo Handling	E	560	3.43
4592-002	Freight Forwarders (Warehousing)	E	560	3.43
4791-000	Refrigerated Warehousing	E	560	3.43
4799-000	Other Storage and Warehousing Operations	E	560	3.43
4561-000	General Freight Trucking	E	570	6.72
4562-000	Used Goods Moving	E	570	6.72
4563-000	Bulk Liquids Trucking	E	570	6.72
4564-000	Dry Bulk Materials Trucking	E	570	6.72
4565-000	Forest Products Trucking	E	570	6.72
4569-000	Other Truck Transport Operations	E	570	6.72
4591-001	Highway, Street, and Bridge Maintenance	E	570	6.72
4599-001	Other Services Incidental to Transportation	E	570	6.72
4599-002	Supply of Drivers and Helpers	E	570	6.72
4999-001	Waste Management Services	E	570	6.72
4999-003	Radioactive Waste Recovery and Disposal	E	570	6.72
4999-004	Chemical Waste Recovery and Disposal	E	570	6.72
5919-003	Other Liquid Waste Recovery and Disposal	E	570	6.72
6399-002	Towing Services	E	570	6.72
4841-001	Rural Mail Delivery	E	577	3.02
4841-002	Postal Services	E	577	3.02
4842-000	Courier Service Operations	E	577	3.02

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
4531-000	Railway Transport	E	580	5.11
4532-000	Services Incidental to Railway Transport	E	580	5.11
4541-000	Freight and Passenger Water Transport	E	580	5.11
4542-000	Ferry Operations	E	580	5.11
4543-001	Marine Towing	E	580	5.11
4543-002	Towing Logs (Marine)	E	580	5.11
4544-000	Ship Chartering	E	580	5.11
4549-000	Other Water Transport Operations	E	580	5.11
4552-000	Harbour and Port Operations	E	580	5.11
4553-000	Marine Salvage	E	580	5.11
4554-000	Piloting Services (water transport)	E	580	5.11
4559-001	Other Services Incidental to Water Transport	E	580	5.11
4559-002	Cleaning of Ships' Holds and Tanks	E	580	5.11
4571-001	Urban Transit Systems	E	580	5.11
4571-002	Bus Services	E	580	5.11
4572-000	Interurban and Rural Transit Systems	E	580	5.11
4574-099	Charter, Tour, and Sightseeing Bus Services	E	580	5.11
4575-000	Limousine Services	E	580	5.11
4581-001	Taxicabs	E	580	5.11
4582-000	Non-Emergency Patient Transfer Services	E	580	5.11
4589-000	Other Transportation Operations	E	580	5.11
4573-000	School Bus Operations	E	584	3.04
8631-000	Ambulance Operations	E	590	6.46

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
5211-099	Wholesale Foods	F	604	2.54
5221-000	Non-Alcoholic Beverages, Wholesale	F	604	2.54
5222-000	Alcoholic Beverages, Wholesale	F	604	2.54
6011-000	Supermarkets	F	604	2.54
6011-100	Bulk Retail/Wholesale Stores	F	604	2.54
6016-000	Meat Stores	F	604	2.54
6012-001	Grocery Stores	F	606	2.20
6012-002	Convenience and Variety Stores	F	606	2.20
6021-001	Liquor Stores	F	606	2.20
6021-002	Duty Free Shops	F	606	2.20
6022-000	Wine Stores	F	606	2.20
6013-000	Bakery Product Stores	F	607	3.73
6015-000	Fruit and Vegetable Stores	F	607	3.73
6019-000	Other Specialty Food Stores	F	607	3.73
6023-000	Beer Store Operations	F	608	4.17
4711-001	Terminal Grain Elevator Services	F	612	2.48
4711-002	Country Grain Elevator Services	F	612	2.48
5011-000	Livestock Dealers	F	612	2.48
5012-000	Grain Dealers	F	612	2.48
5019-000	Farm Products, Wholesale	F	612	2.48
5214-000	Poultry and Eggs, Wholesale	F	612	2.48
5931-000	Agricultural Feed, Wholesale	F	612	2.48
5932-000	Seeds, Wholesale	F	612	2.48
5939-000	Agricultural Chemicals and Other Farm Supplies	F	612	2.48
5911-000	Automotive Salvaging	F	630	3.54
6331-002	Lubricating Services	F	630	3.54
6351-000	Garages (General Repairs)	F	630	3.54
6352-000	Paint and Body Repair Shops	F	630	3.54
6353-000	Muffler Replacement Shops	F	630	3.54
6354-000	Motor Vehicle Glass Replacement Shops	F	630	3.54

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
6355-000	Motor Vehicle Transmission Repair and Replacement Shops	F	630	3.54
6359-000	Other Motor Vehicle Repair Shops	F	630	3.54
6391-000	Car Washes	F	630	3.54
6399-001	Other Motor Vehicle Services	F	630	3.54
5111-000	Other Petroleum Products, Sales	F	633	2.60
6331-001	Gas Bars	F	633	2.60
5241-000	Tobacco Products, Wholesale	F	636	1.46
5311-099	Apparel, Wholesale	F	636	1.46
5321-099	Dry Goods, Wholesale	F	636	1.46
5411-099	Household Furniture and Appliances, Wholesale	F	636	1.46
5431-099	Household Furnishings, Wholesale	F	636	1.46
5521-001	Tires and Tubes, Wholesale	F	636	1.46
5529-000	Other Motor Vehicle Parts and Accessories, Wholesale	F	636	1.46
5621-000	Hardware, Wholesale	F	636	1.46
5622-000	Plumbing, Heating, and Air Conditioning Equipment, Sales	F	636	1.46
5632-000	Paint, Glass, and Wallpaper, Wholesale	F	636	1.46
5731-002	Welding Equipment and Supplies	F	636	1.46
5793-000	Professional Machinery, Equipment, and Supplies, Wholesale	F	636	1.46
5799-000	Other Machinery, Equipment, and Supplies, Wholesale	F	636	1.46
5921-099	Paper and Paper Products, Wholesale	F	636	1.46
5941-099	Toys, Amusements, and Sporting Goods, Wholesale	F	636	1.46
5951-000	Photographic Equipment and Supplies, Wholesale	F	636	1.46
5952-000	Musical Instruments and Accessories, Wholesale	F	636	1.46
5961-000	Jewelry and Watches, Wholesale	F	636	1.46
5971-000	Industrial and Household Compounds, Wholesale	F	636	1.46
5981-000	General Merchandise, Wholesale	F	636	1.46
5991-000	Books, Periodicals, and Newspapers, Wholesale	F	636	1.46
5992-000	Second-Hand Goods, Wholesale	F	636	1.46
5999-000	Other Wholesale Product Operations	F	636	1.46
6211-099	Household Furniture, Appliances, Television, and Stereo Stores	F	636	1.46

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
6223-000	Appliance, Television, Radio, and Stereo Repair	F	636	1.46
6231-000	Floor Covering Stores	F	636	1.46
6232-000	Drapery Stores	F	636	1.46
6341-000	Home and Auto Supply Stores	F	636	1.46
6342-000	Tire, Battery, Parts, and Accessories Stores	F	636	1.46
6411-000	Department Stores	F	636	1.46
6412-099	Other General Merchandise Stores	F	636	1.46
6511-000	Book and Stationery Stores	F	636	1.46
6521-000	Florist Shops	F	636	1.46
6522-000	Lawn and Garden Centres	F	636	1.46
6531-000	Hardware Stores	F	636	1.46
6532-000	Paint, Glass, and Wallpaper Stores	F	636	1.46
6541-099	Sporting Goods and Bicycle Shops	F	636	1.46
6551-000	Musical Instrument Stores	F	636	1.46
6552-000	Audio and Video Products, Sales	F	636	1.46
6561-099	Jewelry and Watch Stores	F	636	1.46
6571-000	Camera and Photographic Supply Stores	F	636	1.46
6581-000	Toy and Hobby Stores	F	636	1.46
6582-000	Gift, Novelty, and Souvenir Stores	F	636	1.46
6591-000	Second-Hand Merchandise Stores	F	636	1.46
6593-000	Art Galleries and Artists' Supply Stores	F	636	1.46
6594-000	Luggage and Leather Goods Stores	F	636	1.46
6595-000	Monument and Tombstone Dealers	F	636	1.46
6596-000	Pet Stores	F	636	1.46
6597-000	Coin and Stamp Dealers	F	636	1.46
6599-000	Other Retail Stores	F	636	1.46
6911-000	Vending Machine Operators	F	636	1.46
6921-000	Mail Order Houses	F	636	1.46
5231-099	Drugs and Toiletries, Wholesale	F	638	0.70
6031-001	Pharmacy Operations	F	638	0.70
6031-002	Large Drugstores	F	638	0.70
6032-000	Patent Medicine and Toiletry Stores	F	638	0.70
6592-000	Opticians' Shops	F	638	0.70

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
6111-000	Shoe Stores	F	641	1.59
6121-000	Men's Clothing Stores	F	641	1.59
6131-000	Women's Clothing Stores	F	641	1.59
6141-000	Children's Clothing Stores	F	641	1.59
6142-000	Fur Stores	F	641	1.59
6149-000	Other Clothing Stores	F	641	1.59
6151-000	Fabric and Yarn Stores	F	641	1.59
6239-000	Other Household Furnishing Stores	F	641	1.59
5511-000	Automobile Importers	F	657	0.81
5512-000	Other Motor Vehicle Importers	F	657	0.81
6311-000	Automobiles and Trucks (New), Sales	F	657	0.81
6312-000	Automobiles and Trucks (used), Sales	F	657	0.81
9921-000	Automobile and Truck Rental and Leasing	F	657	0.81
5741-099	Electrical and Electronic Equipment, Sales Operations	F	668	0.50
5744-000	Computer and Related Equipment, Sales	F	668	0.50
5791-000	Office and Store Equipment, Sales	F	668	0.50
5519-000	Other Motor Vehicles and Trailers, Wholesale	F	670	1.84
5711-000	Farm Machinery and Equipment, Sales Operations	F	670	1.84
5721-000	Construction and Forestry Machinery and Supplies, Sales	F	670	1.84
5722-000	Mining Machinery and Supplies, Sales	F	670	1.84
5731-001	Industrial Machinery and Supplies, Sales	F	670	1.84
5792-000	Service Machinery and Supplies, Sales	F	670	1.84
6321-000	Motor Home and Travel Trailer Dealers	F	670	1.84
6322-099	Marine Equipment, Sales and Rentals	F	670	1.84
6323-099	Other Recreational Vehicle Dealers	F	670	1.84
6598-000	Mobile Home Dealers	F	670	1.84
9911-000	Industrial Machinery and Equipment Rental and Leasing	F	670	1.84
5631-001	Lumber, Plywood, and Millwork, Sales	F	681	3.01
5631-002	Self-Serve Retail Building Supplies	F	681	3.01
5639-000	Other Building Materials, Sales	F	681	3.01
5993-000	Forest Products, Wholesale	F	681	3.01
5611-000	Metal Products, Wholesale	F	685	3.25
5919-001	Other Waste Materials Recycling	F	689	6.17
5919-002	Metal Waste Materials Recycling	F	689	6.17

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
4261-000	Electrical Work	G	704	3.69
4499-001	Other Services Incidental to Construction	G	704	3.69
7799-012	Office Furniture Installation	G	704	3.69
4241-002	Drain Contractors	G	707	4.16
4241-099	Plumbing, Heating, and Air Conditioning, Installation	G	707	4.16
4244-000	Sheet Metal and Other Duct Work	G	707	4.16
4256-000	Thermal Insulation Work	G	707	4.16
4259-000	Industrial Maintenance and Repair Contracting	G	707	4.16
4113-002	Gas Distribution Lines	G	711	5.29
4121-001	Highways, Streets, and Small Bridges	G	711	5.29
4129-002	Park Grounds and Recreational Open Space	G	711	5.29
4213-000	Septic System Installation	G	711	5.29
4214-000	Excavating and Grading	G	711	5.29
4215-000	Equipment Rental (With Operator)	G	711	5.29
4216-000	Asphalt Paving	G	711	5.29
4217-000	Fencing and Deck Installation	G	711	5.29
4293-000	Swimming Pool Installation	G	711	5.29
4234-001	Insulation Work	G	719	7.51
4271-099	Plaster, Drywall, and Acoustical Work	G	719	7.51
4275-001	Painting and Decorating	G	719	7.51
4276-000	Terrazzo and Tile Work	G	719	7.51
4277-099	Carpeting and Flooring	G	719	7.51
7799-002	Interior Designing Services	G	719	7.51
4012-000	Apartment and Condominium Construction	G	723	4.55
4021-099	Industrial, Commercial, and Institutional Construction	G	723	4.55
4111-099	Heavy Engineering Construction	G	723	4.55
4211-002	Non-Structural Interior Demolition	G	723	4.55
4234-003	Asbestos Abatement	G	723	4.55
4411-000	Construction Project Management	G	723	4.55
4235-000	Roof Shingling	G	728	14.80
4236-000	Sheet Metal and Built-Up Roofing	G	728	14.80

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
4113-001	Gas and Oil Pipelines, Construction	G	732	7.03
4121-002	Large Bridge Construction	G	732	7.03
4122-000	Waterworks and Sewage Systems	G	732	7.03
4129-001	Other Heavy Construction	G	732	7.03
4221-000	Piledriving Work	G	732	7.03
4255-000	Millwright and Rigging Work	G	737	6.90
4292-000	Ornamental and Fabricated Metal Installation	G	737	6.90
4299-000	Other Trade Work	G	737	6.90
9942-000	Custom Welding Services	G	737	6.90
4231-000	Masonry Operations	G	741	12.70
4211-001	Wrecking and Structural Demolition	G	748	18.31
4222-001	Form Work (High-Rise)	G	748	18.31
4225-000	Precast Concrete Installation	G	748	18.31
4227-000	Structural Steel Erection	G	748	18.31
4229-000	Other Structural Work	G	748	18.31
4275-002	Painting of Structures	G	748	18.31
9952-001	Above Ground Window Cleaning	G	748	18.31
9959-001	Other Services to Buildings and Dwellings	G	748	18.31
4223-000	Steel Reinforcing	G	751	10.25
4224-001	Concrete Finishing	G	751	10.25
4224-002	Concrete Cutting and Drilling	G	751	10.25
4224-003	Concrete Sealing	G	751	10.25
4232-000	Siding Work	G	751	10.25
4233-000	Glass and Glazing Work	G	751	10.25
4239-000	Caulking and Weatherstripping	G	751	10.25

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
1000-001	Non-Exempt Partners and Executive Officers in Rate Group 704	G	755	0.21
1000-002	Non-Exempt Partners and Executive Officers in Rate Group 707	G	755	0.21
1000-003	Non-Exempt Partners and Executive Officers in Rate Group 711	G	755	0.21
1000-004	Non-Exempt Partners and Executive Officers in Rate Group 719	G	755	0.21
1000-005	Non-Exempt Partners and Executive Officers in Rate Group 723	G	755	0.21
1000-006	Non-Exempt Partners and Executive Officers in Rate Group 728	G	755	0.21
1000-007	Non-Exempt Partners and Executive Officers in Rate Group 732	G	755	0.21
1000-008	Non-Exempt Partners and Executive Officers in Rate Group 737	G	755	0.21
1000-009	Non-Exempt Partners and Executive Officers in Rate Group 741	G	755	0.21
1000-010	Non-Exempt Partners and Executive Officers in Rate Group 748	G	755	0.21
1000-011	Non-Exempt Partners and Executive Officers in Rate Group 751	G	755	0.21
1000-012	Non-Exempt Partners and Executive Officers in Rate Group 764	G	755	0.21
4011-099	Homebuilding Operations	G	764	9.10
4222-002	Form Work (Low-Rise)	G	764	9.10
4226-000	Rough and Framing Carpentry	G	764	9.10
4274-000	Finish Carpentry	G	764	9.10
4491-000	Land Developers	G	764	9.10
4499-002	House Raising/Moving	G	764	9.10
7712-002	Supply of Labour, Construction	G	764	9.10

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
8511-001	Elementary and Secondary School Boards	H	810	0.81
8511-002	Private Schools	H	810	0.81
8521-000	Post-Secondary Non-University Education Operations	H	817	0.36
8531-000	University Education	H	817	0.36
8541-000	Library Services	H	817	0.36
8551-000	Museums and Archives	H	817	0.36
8599-001	Other Educational Services	H	817	0.36
8599-002	Driving Schools	H	817	0.36
4124-001	Power and Telecommunication Transmission Lines	H	830	4.45
4124-002	Cable Television Contractors	H	830	4.45
4911-002	Cleaning of Electrical Power Systems Equipment	H	830	4.45
4911-003	Generation of Electric Power	H	833	0.78
4612-000	Crude Oil Pipeline Transport	H	835	1.07
4619-000	Other Pipeline Transport Operations	H	835	1.07
4911-001	Electric Power Transmission and Distribution	H	835	1.07
4931-000	Water Systems	H	835	1.07
4999-002	Operation of Steam Plants	H	835	1.07
4611-000	Natural Gas Pipeline Transport	H	838	0.69
4921-000	Gas Distribution Systems	H	838	0.69
7799-013	Other Services Incidental to Government	H	845	2.88
8321-099	General Municipal/Regional Operations	H	845	2.88
8324-000	Firefighting Services	H	845	2.88
8351-000	Band Councils	H	845	2.88
8372-001	Regional Conservation Authorities	H	845	2.88
8411-000	Other Government Agencies	H	845	2.88
8621-001	Long Term Care Home Operations	H	851	3.29
8621-002	Residential Home Operations	H	852	3.30

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
8611-000	General Hospitals	H	853	1.10
8612-000	Rehabilitation Hospitals	H	853	1.10
8613-000	Extended Care Hospitals	H	853	1.10
8614-000	Psychiatric Hospitals	H	853	1.10
8615-000	Addiction Hospitals	H	853	1.10
8616-000	Outpost Hospitals	H	853	1.10
8617-000	Paediatric Hospitals	H	853	1.10
8619-000	Other Specialty Hospitals	H	853	1.10
8634-000	Nursing and Other Health Care Operations	H	857	3.31
8662-099	Offices of Nurses	H	857	3.31
8622-000	Homes for Persons with a Physical Disability	H	858	3.14
8623-000	Homes for Persons with a Developmental Disability	H	858	3.14
8624-000	Homes for Persons with a Mental Health Disability	H	858	3.14
8625-000	Homes for Emotionally Distressed Children	H	858	3.14
8626-000	Homes for Alcohol or Drug Dependent Persons	H	858	3.14
8627-000	Homes for Children In Need of Protection	H	858	3.14
8628-000	Homes for Single Mothers	H	858	3.14
8629-000	Other Institutional Health and Social Services	H	858	3.14
8632-000	Drug Addiction and Alcoholism Treatment Clinics	H	861	1.10
8633-000	Health Rehabilitation Clinics	H	861	1.10
8635-000	Public Health Clinics and Community Health Centres	H	861	1.10
8639-000	Other Non-Institutional Health Services	H	861	1.10
8641-000	Child Daycare and Nursery School Services	H	861	1.10
8644-000	Life Skills Training Facilities	H	861	1.10
8647-000	Social Rehabilitation Services	H	861	1.10
8648-000	Crisis Intervention	H	861	1.10
8649-000	Other Non-Institutional Social Services	H	861	1.10
8642-000	Child Welfare Services	H	875	0.73
8643-000	Family Planning Services	H	875	0.73
8646-000	Meal Services (Non-Commercial)	H	875	0.73

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
8651-099	Offices of Physicians	H	875	0.73
8653-099	Offices of Dentists	H	875	0.73
8661-000	Offices of Chiropractors and Osteopaths	H	875	0.73
8664-000	Offices of Nutritionists and Dietitians	H	875	0.73
8665-000	Offices of Physiotherapists and Occupational Therapists	H	875	0.73
8666-000	Offices of Optometrists	H	875	0.73
8667-000	Offices of Podiatrists and Chiropodists	H	875	0.73
8668-000	Offices of Denturists	H	875	0.73
8669-000	Offices of Other Health Practitioners	H	875	0.73
8671-000	Offices of Psychologists	H	875	0.73
8672-000	Offices of Social Workers	H	875	0.73
8679-000	Offices of Other Social Service Practitioners	H	875	0.73
8681-000	Medical Laboratories	H	875	0.73
8682-000	Diagnostic Laboratories	H	875	0.73
8683-000	Combined Medical and Radiological Laboratories	H	875	0.73
8684-000	Public Health Laboratories	H	875	0.73
8685-000	Blood Bank Laboratories	H	875	0.73
8689-000	Other Health Laboratories	H	875	0.73
8691-000	Health Care and Public Safety Promotion Associations and Agencies	H	875	0.73
8692-000	Health Care Standards Agencies	H	875	0.73
8693-000	Health Care Research Agencies	H	875	0.73
8694-000	Social Service Planning and Advocacy Agencies	H	875	0.73
8699-000	Other Health and Safety Service Associations and Agencies	H	875	0.73

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
7511-001	Operators of Apartment Buildings	I	905	3.04
7511-002	Operators of Condominiums	I	905	3.04
7512-001	Operators of Non-Residential Buildings	I	908	1.31
7512-002	Self-Serve Storage Facilities	I	908	1.31
7512-003	Operators of Recreational Buildings	I	908	1.31
7599-001	Other Real Estate Operators	I	908	1.31
9732-000	Cemeteries and Crematoria	I	908	1.31
9991-000	Parking Lot Operations	I	908	1.31
7791-001	Security Services	I	911	1.74
7791-003	Detective Agencies	I	911	1.74
7791-004	Armoured Car Services	I	911	1.74
9211-000	Restaurants, Licensed	I	919	1.72
9212-000	Restaurants, Unlicensed	I	919	1.72
9213-000	Take-Out Food Services	I	919	1.72
9214-001	Caterers	I	919	1.72
9214-002	Supply of Labour, Restaurant/Catering	I	919	1.72
9221-000	Taverns, Bars, and Nightclubs	I	919	1.72
7599-002	Mobile Home Parks	I	921	3.10
9111-000	Hotels and Motor Hotels	I	921	3.10
9112-000	Motels	I	921	3.10
9113-000	Tourist Courts and Cabins	I	921	3.10
9114-000	Guest Houses and Tourist Homes	I	921	3.10
9121-000	Lodging Houses and Residential Clubs	I	921	3.10
9131-000	Camping Grounds and Travel Trailer Parks	I	921	3.10
9141-000	Outfitters	I	921	3.10
9149-001	Other Recreation and Vacation Camps	I	921	3.10
9149-002	Children's Educational Camps	I	921	3.10
9726-000	Carpet Cleaning	I	923	3.73
9952-002	Ground Level Window Cleaning	I	923	3.73
9953-001	Janitorial Operations	I	923	3.73

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
9953-002	Other Cleaning Services	I	923	3.73
9959-005	Window Tinting of Buildings	I	923	3.73
9959-006	Pool Services	I	923	3.73
7712-001	Supply of Non-Clerical Labour Operations	I	929	5.05
7799-004	Custom Packaging	I	933	3.08
9912-000	Audio-Visual Equipment Rental and Leasing	I	933	3.08
9913-000	Office Furniture and Equipment Rental and Leasing	I	933	3.08
9919-000	Other Machinery and Equipment Rental and Leasing	I	933	3.08
9941-000	Electric Motor Repair	I	933	3.08
9949-000	Other Repair Services	I	933	3.08
9643-000	Horse Race Tracks	I	937	2.19
9644-000	Other Race Tracks	I	937	2.19
9651-000	Golf Courses	I	937	2.19
9652-000	Curling Clubs	I	937	2.19
9653-000	Skiing Facilities	I	937	2.19
9659-001	Other Sports and Recreational Clubs	I	937	2.19
9661-001	Gambling Operations	I	937	2.19
9661-002	Lotteries and Casinos	I	937	2.19
9691-000	Bowling Alleys and Billiard Parlours	I	937	2.19
9692-000	Amusement Parks	I	937	2.19
9693-000	Dance Halls, Studios and Schools	I	937	2.19
9694-000	Coin-Operated Amusement Services	I	937	2.19
9695-000	Roller Skating Facilities	I	937	2.19
9696-000	Botanical and Zoological Gardens	I	937	2.19
9699-001	Other Amusement and Recreational Services	I	937	2.19
9699-002	Horse Trainers and Riding Operations	I	937	2.19
9711-099	Barber and Beauty Shops	I	944	3.26
9723-000	Self-Serve Laundries and/or Dry Cleaners	I	944	3.26
9724-000	Valet Services and Cleaning Depots	I	944	3.26
9731-000	Funeral Homes	I	944	3.26
9741-099	Domestic Services	I	944	3.26

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
9791-000	Shoe Repair	I	944	3.26
9792-000	Fur Cleaning, Repair, and Storage	I	944	3.26
9799-000	Other Personal Services	I	944	3.26
9951-000	Disinfecting and Exterminating Services	I	944	3.26
9999-001	Miscellaneous Services	I	944	3.26
9999-002	Automobile Associations	I	944	3.26
7011-000	Central Banks	I	956	0.21
7021-000	Chartered Banks	I	956	0.21
7029-000	Other Banking-Type Intermediaries	I	956	0.21
7031-000	Trust Companies	I	956	0.21
7041-000	Deposit Accepting Mortgage Companies	I	956	0.21
7042-000	Co-Operative Mortgage Companies	I	956	0.21
7051-099	Credit Unions	I	956	0.21
7099-000	Other Deposit Accepting Intermediaries	I	956	0.21
7111-000	Consumer Loan Companies	I	956	0.21
7121-000	Sales Finance Companies	I	956	0.21
7122-000	Credit Card Companies	I	956	0.21
7123-000	Factoring Companies	I	956	0.21
7124-000	Financial Leasing Companies	I	956	0.21
7125-000	Venture Capital Companies	I	956	0.21
7129-000	Other Business Financing Companies	I	956	0.21
7211-000	Investment (Mutual) Funds	I	956	0.21
7212-000	Retirement Savings Funds	I	956	0.21
7213-000	Segregated Funds	I	956	0.21
7214-000	Investment Companies	I	956	0.21
7215-000	Holding Companies	I	956	0.21
7221-000	Mortgage Investment Companies	I	956	0.21
7222-000	Real Estate Investment Trusts	I	956	0.21
7229-000	Other Mortgage Companies	I	956	0.21
7291-000	Trusteed Pension Funds	I	956	0.21
7292-000	Estate, Trust, and Agency Funds	I	956	0.21
7299-000	Other Investment Intermediaries	I	956	0.21
7311-000	Life Insurers	I	956	0.21
7321-000	Deposit Insurers	I	956	0.21

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
7331-000	Health Insurers	I	956	0.21
7339-000	Other Property and Casualty Insurers	I	956	0.21
7411-000	Investment Dealers	I	956	0.21
7412-000	Stock Brokers	I	956	0.21
7413-000	Commodity Brokers	I	956	0.21
7421-000	Mortgage Brokers	I	956	0.21
7431-000	Stock Exchanges	I	956	0.21
7432-000	Commodity Exchanges	I	956	0.21
7499-000	Other Financial Intermediaries	I	956	0.21
7611-000	Insurance and Real Estate Agencies	I	956	0.21
7711-001	Supply of Clerical Labour Operations	I	956	0.21
7711-003	Placement Agencies	I	956	0.21
7711-100	Out of Province Operations - Class A	I	956	0.21
7711-200	Out of Province Operations - Class B	I	956	0.21
7711-300	Out of Province Operations - Class C	I	956	0.21
7711-400	Out of Province Operations - Class D	I	956	0.21
7711-500	Out of Province Operations - Class E	I	956	0.21
7711-600	Out of Province Operations - Class F	I	956	0.21
7711-700	Out of Province Operations - Class G	I	956	0.21
7711-800	Out of Province Operations - Class H	I	956	0.21
7711-900	Out of Province Operations - Class I	I	956	0.21
7731-000	Chartered and Certified Accountants	I	956	0.21
7739-000	Other Accounting and Bookkeeping Services	I	956	0.21
7761-000	Offices of Lawyers and Notaries	I	956	0.21
7792-000	Credit Bureau Services	I	956	0.21
7793-000	Collection Agencies	I	956	0.21
7799-003	Actuarial Services	I	956	0.21
0231-000	Agricultural Management and Consulting Services	I	958	0.38
4555-000	Marine Shipping Agencies	I	958	0.38
4592-003	Freight Brokers/Forwarders (Ground Freight)	I	958	0.38
4592-004	Freight Forwarders (Air and / or Ocean)	I	958	0.38
7721-001	Software Development and Computer Services	I	958	0.38
7722-000	Computer Equipment Maintenance and Repair	I	958	0.38
7751-000	Offices of Architects	I	958	0.38

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
7752-000	Offices of Engineers	I	958	0.38
7759-001	Other Scientific and Technical Services	I	958	0.38
7759-002	Research and Development	I	958	0.38
7771-001	Management Consulting Services	I	958	0.38
7771-002	Property Management Services	I	958	0.38
7794-000	Customs Brokers and Consultants	I	958	0.38
7795-999	Telephone Answering Services / Call Centres	I	958	0.38
7796-001	Business Service Centres	I	958	0.38
7796-002	Microfilming and Micrographing Services	I	958	0.38
7799-001	Miscellaneous Business Services	I	958	0.38
7799-005	Translation Services	I	958	0.38
7799-006	Custom Typing Services	I	958	0.38
7799-007	Manufacturer's Agents	I	958	0.38
7799-009	Meter Reading	I	958	0.38
7799-010	Other Brokers	I	958	0.38
7799-011	Quality Assurance	I	958	0.38
9931-000	Photographers	I	958	0.38
9961-000	Ticket and Travel Agencies	I	958	0.38
9962-001	Tour Packagers	I	958	0.38
2821-002	Photographic Film Processing	I	962	1.09
7711-002	Franchise Operations	I	962	1.09
7741-000	Advertising Agencies	I	962	1.09
7742-000	Media Representatives	I	962	1.09
7743-000	Display and Billboard Advertising	I	962	1.09
7749-000	Other Advertising Services	I	962	1.09
9611-000	Motion Picture and Video Production	I	962	1.09
9612-000	Motion Picture and Video Distribution	I	962	1.09
9613-000	Motion Picture Laboratories and Video Production Facilities	I	962	1.09
9614-000	Sound Recording Services	I	962	1.09
9619-000	Other Motion Picture, Audio, and Video Services	I	962	1.09
9621-000	Regular Motion Picture Theatres	I	962	1.09
9622-000	Outdoor Motion Picture Theatres	I	962	1.09
9629-000	Other Motion Picture Exhibition	I	962	1.09
9631-000	Entertainment Production Companies and Artists	I	962	1.09
9639-000	Other Theatrical and Staged Entertainment Services	I	962	1.09

2015 PREMIUM RATES

Classification Unit	Description	Class	Rate Group	2015 Premium Rate ($)
9721-000	Power Laundries and/or Dry Cleaners	I	975	4.12
9725-000	Linen Supply Services	I	975	4.12
9729-000	Other Laundry and Dry Cleaning Services	I	975	4.12
7791-002	Corps of Commissionaires	I	981	0.79
9811-000	Religious Organizations	I	981	0.79
9821-000	Business Associations	I	981	0.79
9831-000	Health and Social Service Professional Membership Associations	I	981	0.79
9839-000	Other Professional Membership Associations	I	981	0.79
9841-000	Labour Organizations	I	981	0.79
9851-000	Political Organizations	I	981	0.79
9861-001	Civic and Fraternal Organizations	I	981	0.79
9861-002	Cultural Organizations	I	981	0.79
4811-000	Radio Broadcasting	I	983	0.37
4812-000	Television Broadcasting	I	983	0.37
4813-000	Combined Radio and Television Broadcasting	I	983	0.37
4814-000	Cable Television	I	983	0.37
4821-000	Telecommunication Carriers	I	983	0.37
4839-000	Other Telecommunication Operations	I	983	0.37

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SECTION 6

Supporting Documention for each Class

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SECTION 6A

Class A – Forest Products

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2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$164,968,718	$73,300	$49,025	3,365	97	2.88%	230	6.84%
2009	$121,123,422	$74,600	$50,595	2,394	52	2.17%	172	7.18%
2010	$127,724,616	$77,600	$48,843	2,615	95	3.63%	255	9.75%
2011	$136,579,506	$79,600	$52,591	2,597	77	2.96%	218	8.39%
2012	$129,044,735	$81,700	$56,948	2,266	57	2.52%	199	8.78%
2013	$135,996,331	$83,200	$46,415	2,930	58	1.98%	193	6.59%
2014	$144,912,397	$84,100	$46,491	3,117	60	1.92%	205	6.58%
2015	$155,612,005	$85,200	$48,028	3,240	61	1.88%	213	6.57%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$196,631,504	$73,300	$36,549	5,380	148	2.75%	732	13.61%
2009	$146,593,844	$74,600	$35,104	4,176	83	1.99%	383	9.17%
2010	$152,873,776	$77,600	$35,494	4,307	80	1.86%	368	8.54%
2011	$152,085,197	$79,600	$38,193	3,982	72	1.81%	338	8.49%
2012	$151,202,029	$81,700	$41,989	3,601	74	2.05%	335	9.30%
2013	$163,273,178	$83,200	$36,502	4,473	77	1.72%	408	9.12%
2014	$173,977,543	$84,100	$36,558	4,759	83	1.74%	431	9.06%
2015	$186,823,176	$85,200	$37,765	4,947	87	1.76%	444	8.98%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$127,294,335	$73,300	$40,514	3,142	56	1.78%	268	8.53%
2009	$104,713,784	$74,600	$43,558	2,404	32	1.33%	190	7.90%
2010	$94,219,734	$77,600	$42,006	2,243	19	0.85%	117	5.22%
2011	$79,541,547	$79,600	$41,385	1,922	16	0.83%	94	4.89%
2012	$83,013,966	$81,700	$44,512	1,865	8	0.43%	89	4.77%
2013	$93,298,744	$83,200	$44,963	2,075	21	1.01%	128	6.17%
2014	$99,415,510	$84,100	$45,025	2,208	23	1.04%	135	6.11%
2015	$106,755,855	$85,200	$46,517	2,295	24	1.05%	139	6.06%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$641,903,611	$73,300	$54,920	11,688	122	1.04%	662	5.66%
2009	$545,745,556	$74,600	$54,640	9,988	113	1.13%	538	5.39%
2010	$504,055,222	$77,600	$54,717	9,212	55	0.60%	424	4.60%
2011	$502,865,064	$79,600	$56,205	8,947	85	0.95%	421	4.71%
2012	$471,827,717	$81,700	$54,876	8,598	41	0.48%	321	3.73%
2013	$497,611,701	$83,200	$53,755	9,257	58	0.63%	333	3.60%
2014	$509,378,771	$84,100	$53,327	9,552	59	0.62%	342	3.58%
2015	$510,583,601	$85,200	$53,616	9,523	57	0.60%	337	3.54%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$289,113,497	$73,300	$37,763	7,656	103	1.35%	460	6.01%
2009	$256,666,977	$74,600	$39,439	6,508	71	1.09%	327	5.02%
2010	$257,978,432	$77,600	$39,117	6,595	53	0.80%	284	4.31%
2011	$255,246,733	$79,600	$40,279	6,337	57	0.90%	286	4.51%
2012	$251,178,778	$81,700	$41,483	6,055	58	0.96%	258	4.26%
2013	$253,695,998	$83,200	$40,295	6,296	38	0.60%	235	3.73%
2014	$259,695,170	$84,100	$39,978	6,496	38	0.58%	241	3.71%
2015	$260,309,426	$85,200	$40,196	6,476	37	0.57%	238	3.68%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS A: FOREST PRODUCTS

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,419,911,664	$73,300	$45,465	31,231	526	1.68%	2,352	7.53%
2009	$1,174,843,583	$74,600	$46,127	25,470	351	1.38%	1,610	6.32%
2010	$1,136,851,780	$77,600	$45,525	24,972	302	1.21%	1,448	5.80%
2011	$1,126,318,047	$79,600	$47,354	23,785	307	1.29%	1,357	5.71%
2012	$1,086,267,225	$81,700	$48,527	22,385	238	1.06%	1,202	5.37%
2013	$1,143,875,951	$83,200	$45,698	25,031	252	1.01%	1,297	5.18%
2014	$1,187,379,390	$84,100	$45,438	26,132	263	1.01%	1,354	5.18%
2015	$1,220,084,063	$85,200	$46,074	26,481	266	1.00%	1,371	5.18%

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

		2015 New Claims Cost		
Rate Group	Description	Cost Index * (%)	Cost per Claim ($)	2015 Premium Rate ($)
030	LOGGING	201%	47,178	13.04
033	MILL PRODUCTS AND FORESTRY SERVICES	67%	15,641	8.80
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	67%	15,820	5.37
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	121%	28,333	2.93
041	CORRUGATED BOXES	62%	14,639	3.24
CLASS A	**FOREST PRODUCTS**		**23,505**	**5.40**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**1.097**
B.2 Legislative Obligations		
	WSIAT	0.042
	Office of Worker Advisor	0.021
	Office of Employer Advisor	0.007
	OHSA	0.202
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.009
	Total Grants	0.003
	SWA - WSN	0.281
	Safety Groups	0.127
	Other Prevention	0.025
	WHSC	0.018
	Health Clinics	0.013
	Sub-Total	**0.749**
B.3 TOTAL OVERHEAD EXPENSES		**1.846**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.700
B.2 Legislative Obligations		
	WSIAT	0.027
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.128
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.002
	SWA - WSN	0.188
	Safety Groups	0.081
	Other Prevention	0.016
	WHSC	0.011
	Health Clinics	0.008
	Sub-Total	**0.486**
B.3 TOTAL OVERHEAD EXPENSES		**1.186**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.460**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSN	0.131
	Safety Groups	0.053
	Other Prevention	0.011
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.327**
B.3 TOTAL OVERHEAD EXPENSES		**0.787**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.433
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSN	0.125
	Safety Groups	0.050
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	0.309
B.3 TOTAL OVERHEAD EXPENSES		0.742

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.356
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSN	0.107
	Safety Groups	0.041
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.258**
B.3 TOTAL OVERHEAD EXPENSES		**0.614**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS A: FOREST PRODUCTS

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.545**
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.099
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA	0.151
	Safety Groups	0.063
	Other Prevention	0.012
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.383**
B.3 TOTAL OVERHEAD EXPENSES		**0.928**

2015 PREMIUM RATE COMPONENTS

RATE GROUP 030: LOGGING

(CLASS A: FOREST PRODUCTS)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	6.555	6.555	50%	7.188	7.188	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	1.097			1.330		
2. Legislative Obligations	0.749			0.703		
3. TOTAL OVERHEAD EXPENSES	1.846	1.846	14%	2.033	2.033	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	4.639	4.639	36%	3.819	3.819	29%
D. TOTAL PREMIUM RATE (A+B+C)		13.04	100%		13.04	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 033: MILL PRODUCTS AND FORESTRY SERVICES

(CLASS A: FOREST PRODUCTS)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.773	3.773	43%	4.138	4.138	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.700			0.845		
2. Legislative Obligations	0.486			0.455		
3. TOTAL OVERHEAD EXPENSES	1.186	1.186	13%	1.300	1.300	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.841	3.841	44%	3.362	3.362	38%
D. TOTAL PREMIUM RATE (A+B+C)		8.80	100%		8.80	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 036: VENEERS, PLYWOOD AND WOOD PRESERVATION

(CLASS A: FOREST PRODUCTS)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.091	2.091	39%	2.244	2.244	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.460			0.542		
2. Legislative Obligations	0.327			0.300		
3. TOTAL OVERHEAD EXPENSES	0.787	0.787	15%	0.842	0.842	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.492	2.492	46%	2.284	2.284	43%
D. TOTAL PREMIUM RATE (A+B+C)		5.37	100%		5.37	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 039: PULP, NEWSPRINT AND SPECIALTY PAPERS

(CLASS A: FOREST PRODUCTS)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.898	1.898	65%	1.569	1.569	54%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.433			0.431		
2. Legislative Obligations	0.309			0.243		
3. TOTAL OVERHEAD EXPENSES	0.742	0.742	25%	0.674	0.674	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.290	0.290	10%	0.687	0.687	23%
D. TOTAL PREMIUM RATE (A+B+C)		2.93	100%		2.93	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 041: CORRUGATED BOXES

(CLASS A: FOREST PRODUCTS)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.358	1.358	42%	1.141	1.141	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.356			0.366		
2. Legislative Obligations	0.258			0.210		
3. TOTAL OVERHEAD EXPENSES	0.614	0.614	19%	0.576	0.576	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.268	1.268	39%	1.523	1.523	47%
D. TOTAL PREMIUM RATE (A+B+C)		3.24	100%		3.24	100%

2015 PREMIUM RATE COMPONENTS

CLASS A: FOREST PRODUCTS

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.681	2.681	50%	2.569	2.569	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.545			0.592		
2. Legislative Obligations	0.383			0.326		
3. TOTAL OVERHEAD EXPENSES	0.928	0.928	17%	0.918	0.918	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.790	1.790	33%	1.759	1.759	34%
D. TOTAL PREMIUM RATE (A+B+C)		5.40	100%		5.25	100%

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
030	LOGGING	6.555	1.846	4.639	13.04
033	MILL PRODUCTS AND FORESTRY SERVICES	3.773	1.186	3.841	8.80
036	VENEERS, PLYWOOD AND WOOD PRESERVATION	2.091	0.787	2.492	5.37
039	PULP, NEWSPRINT AND SPECIALTY PAPERS	1.898	0.742	0.290	2.93
041	CORRUGATED BOXES	1.358	0.614	1.268	3.24
CLASS A	**FOREST PRODUCTS**	**2.681**	**0.928**	**1.790**	**5.40**

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SECTION 6B

Class B – Mining and Related Industries

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2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$355,120,132	$73,300	$64,661	5,492	60	1.09%	386	7.03%
2009	$386,268,995	$74,600	$68,841	5,611	62	1.10%	364	6.49%
2010	$482,540,770	$77,600	$68,079	7,088	71	1.00%	439	6.19%
2011	$613,955,219	$79,600	$69,046	8,892	85	0.96%	559	6.29%
2012	$691,977,680	$81,700	$73,086	9,468	81	0.86%	566	5.98%
2013	$738,025,715	$83,200	$78,164	9,442	70	0.74%	555	5.88%
2014	$733,954,243	$84,100	$76,918	9,542	71	0.74%	560	5.87%
2015	$752,677,844	$85,200	$78,494	9,589	71	0.74%	562	5.86%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$670,349,171	$73,300	$68,180	9,832	113	1.15%	701	7.13%
2009	$457,340,658	$74,600	$69,179	6,611	54	0.82%	358	5.42%
2010	$399,316,681	$77,600	$69,002	5,787	55	0.95%	292	5.05%
2011	$504,640,351	$79,600	$74,103	6,810	120	1.76%	559	8.21%
2012	$569,128,243	$81,700	$76,383	7,451	93	1.25%	512	6.87%
2013	$552,265,532	$83,200	$79,486	6,948	102	1.47%	477	6.87%
2014	$549,218,844	$84,100	$78,214	7,022	103	1.47%	484	6.89%
2015	$563,229,737	$85,200	$79,811	7,057	103	1.46%	488	6.92%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$370,907,545	$73,300	$61,277	6,053	90	1.49%	376	6.21%
2009	$312,658,039	$74,600	$60,242	5,190	54	1.04%	287	5.53%
2010	$390,203,122	$77,600	$55,664	7,010	84	1.20%	326	4.65%
2011	$421,530,847	$79,600	$63,293	6,660	101	1.52%	370	5.56%
2012	$428,457,572	$81,700	$64,430	6,650	68	1.02%	294	4.42%
2013	$397,879,007	$83,200	$67,909	5,859	55	0.94%	283	4.83%
2014	$395,684,025	$84,100	$66,827	5,921	55	0.93%	285	4.81%
2015	$405,778,155	$85,200	$68,198	5,950	56	0.94%	286	4.81%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$288,171,161	$73,300	$46,517	6,195	108	1.74%	515	8.31%
2009	$278,806,158	$74,600	$48,128	5,793	91	1.57%	467	8.06%
2010	$293,374,608	$77,600	$50,530	5,806	93	1.60%	452	7.79%
2011	$309,949,383	$79,600	$48,069	6,448	67	1.04%	440	6.82%
2012	$315,516,364	$81,700	$50,450	6,254	65	1.04%	465	7.44%
2013	$320,067,665	$83,200	$46,780	6,842	65	0.95%	486	7.10%
2014	$318,301,946	$84,100	$46,031	6,915	66	0.95%	490	7.09%
2015	$326,422,014	$85,200	$46,974	6,949	66	0.95%	492	7.08%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS B: MINING AND RELATED INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,684,548,010	$73,300	$61,096	27,572	371	1.35%	1,978	7.17%
2009	$1,435,073,850	$74,600	$61,843	23,205	261	1.12%	1,476	6.36%
2010	$1,565,435,182	$77,600	$60,933	25,691	303	1.18%	1,509	5.87%
2011	$1,850,075,799	$79,600	$64,216	28,810	373	1.29%	1,928	6.69%
2012	$2,005,079,858	$81,700	$67,233	29,823	307	1.03%	1,837	6.16%
2013	$2,008,237,919	$83,200	$69,033	29,091	292	1.00%	1,801	6.19%
2014	$1,997,159,058	$84,100	$67,931	29,400	295	1.00%	1,819	6.19%
2015	$2,048,107,750	$85,200	$69,322	29,545	296	1.00%	1,828	6.19%

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost		2015 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
110	GOLD MINES	109%	26,309	8.15
113	NICKEL MINES	97%	23,265	5.20
119	OTHER MINES	135%	32,527	6.69
134	AGGREGATES	72%	17,335	6.52
CLASS B	**MINING AND RELATED INDUSTRIES**		**24,054**	**6.79**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.447**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.081
	Mine Rescue	0.198
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSN	0.128
	Safety Groups	0.052
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.516**
B.3 TOTAL OVERHEAD EXPENSES		**0.963**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.454**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.200
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSN	0.130
	Safety Groups	0.053
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.523**
B.3 TOTAL OVERHEAD EXPENSES		**0.977**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.494
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.090
	Mine Rescue	0.214
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSN	0.139
	Safety Groups	0.057
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.563**
B.3 TOTAL OVERHEAD EXPENSES		**1.057**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.541
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.099
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - IHSA	0.087
	Safety Groups	0.063
	Other Prevention	0.012
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	0.317
B.3 TOTAL OVERHEAD EXPENSES		0.858

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS B: MINING AND RELATED INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.473**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.170
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA	0.124
	Safety Groups	0.055
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.495**
B.3 TOTAL OVERHEAD EXPENSES		**0.968**

2015 PREMIUM RATE COMPONENTS

RATE GROUP 110: GOLD MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.994	1.994	24%	2.605	2.605	32%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.447			0.586		
2. Legislative Obligations	0.516			0.522		
3. TOTAL OVERHEAD EXPENSES	0.963	0.963	12%	1.108	1.108	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	5.193	5.193	64%	4.437	4.437	54%
D. TOTAL PREMIUM RATE (A+B+C)		8.15	100%		8.15	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 113: NICKEL MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.046	2.046	39%	2.342	2.342	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.454			0.545		
2. Legislative Obligations	0.523			0.490		
3. TOTAL OVERHEAD EXPENSES	0.977	0.977	19%	1.035	1.035	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.177	2.177	42%	1.823	1.823	35%
D. TOTAL PREMIUM RATE (A+B+C)		5.20	100%		5.20	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 119: OTHER MINES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.327	2.327	35%	3.075	3.075	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.494			0.659		
2. Legislative Obligations	0.563			0.577		
3. TOTAL OVERHEAD EXPENSES	1.057	1.057	16%	1.236	1.236	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.306	3.306	49%	2.379	2.379	36%
D. TOTAL PREMIUM RATE (A+B+C)		6.69	100%		6.69	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 134: AGGREGATES

(CLASS B: MINING AND RELATED INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.652	2.652	41%	2.716	2.716	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.541			0.603		
2. Legislative Obligations	0.317			0.270		
3. TOTAL OVERHEAD EXPENSES	0.858	0.858	13%	0.873	0.873	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.010	3.010	46%	2.931	2.931	45%
D. TOTAL PREMIUM RATE (A+B+C)		6.52	100%		6.52	100%

2015 PREMIUM RATE COMPONENTS

CLASS B: MINING AND RELATED INDUSTRIES

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.179	2.179	32%	2.644	2.644	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.473			0.592		
2. Legislative Obligations	0.495			0.484		
3. TOTAL OVERHEAD EXPENSES	0.968	0.968	14%	1.076	1.076	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.642	3.642	54%	3.039	3.039	45%
D. TOTAL PREMIUM RATE (A+B+C)		6.79	100%		6.76	100%

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
110	GOLD MINES	1.994	0.963	5.193	8.15
113	NICKEL MINES	2.046	0.977	2.177	5.20
119	OTHER MINES	2.327	1.057	3.306	6.69
134	AGGREGATES	2.652	0.858	3.010	6.52
CLASS B	**MINING AND RELATED INDUSTRIES**	**2.179**	**0.968**	**3.642**	**6.79**

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SECTION 6C

Class C – Other Primary Industries

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2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$146,438,106	$73,300	$31,117	4,706	109	2.32%	288	6.12%
2009	$148,736,131	$74,600	$33,927	4,384	97	2.21%	257	5.86%
2010	$150,876,135	$77,600	$33,029	4,568	106	2.32%	226	4.95%
2011	$159,372,833	$79,600	$32,307	4,933	101	2.05%	216	4.38%
2012	$165,610,910	$81,700	$36,382	4,552	100	2.20%	219	4.81%
2013	$171,377,723	$83,200	$33,584	5,103	125	2.45%	249	4.88%
2014	$176,656,191	$84,100	$34,097	5,181	127	2.45%	253	4.88%
2015	$185,839,552	$85,200	$35,304	5,264	129	2.45%	257	4.88%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$359,540,608	$73,300	$29,492	12,191	214	1.76%	582	4.77%
2009	$386,642,988	$74,600	$30,056	12,864	199	1.55%	541	4.21%
2010	$415,571,154	$77,600	$31,979	12,995	199	1.53%	490	3.77%
2011	$437,484,761	$79,600	$33,869	12,917	187	1.45%	493	3.82%
2012	$449,590,705	$81,700	$34,422	13,061	211	1.62%	553	4.23%
2013	$495,174,255	$83,200	$32,672	15,156	242	1.60%	679	4.48%
2014	$510,425,722	$84,100	$33,175	15,386	246	1.60%	689	4.48%
2015	$536,959,882	$85,200	$34,350	15,632	249	1.59%	700	4.48%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$96,277,886	$73,300	$29,919	3,218	89	2.77%	305	9.48%
2009	$90,724,555	$74,600	$28,847	3,145	78	2.48%	255	8.11%
2010	$103,575,258	$77,600	$29,661	3,492	75	2.15%	233	6.67%
2011	$104,436,425	$79,600	$32,204	3,243	48	1.48%	209	6.44%
2012	$109,932,683	$81,700	$32,429	3,390	56	1.65%	239	7.05%
2013	$113,489,127	$83,200	$33,928	3,345	60	1.79%	245	7.32%
2014	$116,984,614	$84,100	$34,448	3,396	61	1.80%	249	7.33%
2015	$123,065,986	$85,200	$35,671	3,450	62	1.80%	253	7.33%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$245,003,111	$73,300	$28,645	8,553	184	2.15%	514	6.01%
2009	$242,872,727	$74,600	$31,452	7,722	169	2.19%	433	5.61%
2010	$252,414,645	$77,600	$33,899	7,446	150	2.01%	368	4.94%
2011	$257,805,492	$79,600	$35,712	7,219	121	1.68%	375	5.19%
2012	$260,080,736	$81,700	$32,706	7,952	145	1.82%	398	5.01%
2013	$264,459,911	$83,200	$33,715	7,844	141	1.80%	387	4.93%
2014	$272,605,329	$84,100	$34,234	7,963	143	1.80%	393	4.94%
2015	$286,776,546	$85,200	$35,448	8,090	145	1.79%	399	4.93%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$253,935,671	$73,300	$30,470	8,334	191	2.29%	589	7.07%
2009	$264,841,694	$74,600	$30,586	8,659	220	2.54%	661	7.63%
2010	$269,590,998	$77,600	$31,443	8,574	193	2.25%	563	6.57%
2011	$277,455,449	$79,600	$30,716	9,033	162	1.79%	533	5.90%
2012	$296,244,335	$81,700	$32,529	9,107	204	2.24%	538	5.91%
2013	$290,014,930	$83,200	$32,253	8,992	161	1.79%	567	6.31%
2014	$298,947,447	$84,100	$32,747	9,129	163	1.79%	575	6.30%
2015	$314,488,042	$85,200	$33,907	9,275	166	1.79%	584	6.30%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$493,617,067	$73,300	$35,741	13,811	456	3.30%	1,120	8.11%
2009	$510,359,003	$74,600	$36,828	13,858	428	3.09%	1,005	7.25%
2010	$544,580,227	$77,600	$36,856	14,776	463	3.13%	957	6.48%
2011	$565,354,735	$79,600	$37,600	15,036	382	2.54%	882	5.87%
2012	$587,127,402	$81,700	$37,916	15,485	413	2.67%	956	6.17%
2013	$623,264,080	$83,200	$38,731	16,092	500	3.11%	1,124	6.98%
2014	$642,460,738	$84,100	$39,326	16,337	507	3.10%	1,140	6.98%
2015	$675,858,655	$85,200	$40,719	16,598	515	3.10%	1,158	6.98%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS C: OTHER PRIMARY INDUSTRIES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,594,812,449	$73,300	$31,386	50,813	1,243	2.45%	3,398	6.69%
2009	$1,644,177,097	$74,600	$32,473	50,632	1,191	2.35%	3,152	6.23%
2010	$1,736,608,417	$77,600	$33,492	51,851	1,186	2.29%	2,837	5.47%
2011	$1,801,909,696	$79,600	$34,400	52,381	1,001	1.91%	2,708	5.17%
2012	$1,868,586,771	$81,700	$34,896	53,547	1,129	2.11%	2,903	5.42%
2013	$1,957,780,025	$83,200	$34,631	56,532	1,229	2.17%	3,251	5.75%
2014	$2,018,080,041	$84,100	$35,163	57,392	1,247	2.17%	3,299	5.75%
2015	$2,122,988,663	$85,200	$36,409	58,309	1,266	2.17%	3,351	5.75%

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost Cost Index * (%)	 Cost per Claim ($)	2015 Premium Rate ($)
159	LIVESTOCK FARMS	173%	26,930	7.09
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	81%	12,719	2.84
174	TOBACCO AND MUSHROOM FARMS	87%	13,621	5.15
181	FISHING AND MISCELLANEOUS FARMING	98%	15,222	3.67
184	POULTRY FARMS AND AGRICULTURAL SERVICES	80%	12,420	3.27
190	LANDSCAPING AND RELATED SERVICES	109%	17,016	4.93
CLASS C	OTHER PRIMARY INDUSTRIES		15,608	4.19

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.701**
B.2 Legislative Obligations		
	WSIAT	**0.027**
	Office of Worker Advisor	**0.014**
	Office of Employer Advisor	**0.005**
	OHSA	**0.128**
	Mine Rescue	**0.000**
	Program Administration	**0.001**
	Institute of Work and Health	**0.006**
	Total Grants	**0.002**
	SWA - WSPS	**0.076**
	Safety Groups	**0.081**
	Other Prevention	**0.016**
	WHSC	**0.011**
	Health Clinics	**0.008**
	Sub-Total	**0.375**
B.3 TOTAL OVERHEAD EXPENSES		**1.076**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.402**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.042
	Safety Groups	0.047
	Other Prevention	0.009
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.213**
B.3 TOTAL OVERHEAD EXPENSES		**0.615**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.568**
B.2 Legislative Obligations		
	WSIAT	0.022
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.104
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.002
	SWA - WSPS	0.061
	Safety Groups	0.066
	Other Prevention	0.013
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.303**
B.3 TOTAL OVERHEAD EXPENSES		**0.871**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.469**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.050
	Safety Groups	0.054
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.249**
B.3 TOTAL OVERHEAD EXPENSES		**0.718**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.496
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.091
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.053
	Safety Groups	0.058
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	0.264
B.3 TOTAL OVERHEAD EXPENSES		0.760

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.584**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.107
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.002
	SWA - WSPS	0.063
	Safety Groups	0.068
	Other Prevention	0.013
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.312**
B.3 TOTAL OVERHEAD EXPENSES		**0.896**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS C: OTHER PRIMARY INDUSTRIES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.519**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.095
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA	0.056
	Safety Groups	0.060
	Other Prevention	0.012
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.277**
B.3 TOTAL OVERHEAD EXPENSES		**0.796**

2015 PREMIUM RATE COMPONENTS

RATE GROUP 159: LIVESTOCK FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.780	3.780	53%	3.317	3.317	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.701			0.710		
2. Legislative Obligations	0.375			0.282		
3. TOTAL OVERHEAD EXPENSES	1.076	1.076	15%	0.992	0.992	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.234	2.234	32%	2.781	2.781	39%
D. TOTAL PREMIUM RATE (A+B+C)		7.09	100%		7.09	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 167: FIELD CROP, FRUIT AND VEGETABLE FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.683	1.683	59%	1.519	1.519	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.402			0.422		
2. Legislative Obligations	0.213			0.165		
3. TOTAL OVERHEAD EXPENSES	0.615	0.615	22%	0.587	0.587	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.542	0.542	19%	0.734	0.734	26%
D. TOTAL PREMIUM RATE (A+B+C)		2.84	100%		2.84	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 174: TOBACCO AND MUSHROOM FARMS

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.842	2.842	55%	2.823	2.823	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.568			0.629		
2. Legislative Obligations	0.303			0.249		
3. TOTAL OVERHEAD EXPENSES	0.871	0.871	17%	0.878	0.878	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.437	1.437	28%	1.449	1.449	28%
D. TOTAL PREMIUM RATE (A+B+C)		5.15	100%		5.15	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 181: FISHING AND MISCELLANEOUS FARMING

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.150	2.150	59%	2.056	2.056	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.469			0.507		
2. Legislative Obligations	0.249			0.200		
3. TOTAL OVERHEAD EXPENSES	0.718	0.718	20%	0.707	0.707	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.802	0.802	22%	0.907	0.907	25%
D. TOTAL PREMIUM RATE (A+B+C)		3.67	100%		3.67	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 184: POULTRY FARMS AND AGRICULTURAL SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.341	2.341	72%	2.286	2.286	70%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.496			0.542		
2. Legislative Obligations	0.264			0.214		
3. TOTAL OVERHEAD EXPENSES	0.760	0.760	23%	0.756	0.756	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.169	0.169	5%	0.228	0.228	7%
D. TOTAL PREMIUM RATE (A+B+C)		3.27	100%		3.27	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 190: LANDSCAPING AND RELATED SERVICES

(CLASS C: OTHER PRIMARY INDUSTRIES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.959	2.959	60%	2.815	2.815	57%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.584			0.628		
2. Legislative Obligations	0.312			0.248		
3. TOTAL OVERHEAD EXPENSES	0.896	0.896	18%	0.876	0.876	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.075	1.075	22%	1.239	1.239	25%
D. TOTAL PREMIUM RATE (A+B+C)		4.93	100%		4.93	100%

2015 PREMIUM RATE COMPONENTS

CLASS C: OTHER PRIMARY INDUSTRIES

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.501	2.501	60%	2.351	2.351	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.519			0.554		
2. Legislative Obligations	0.277			0.219		
3. TOTAL OVERHEAD EXPENSES	0.796	0.796	19%	0.773	0.773	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.892	0.892	21%	1.051	1.051	25%
D. TOTAL PREMIUM RATE (A+B+C)		4.19	100%		4.18	100%

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
159	LIVESTOCK FARMS	3.780	1.076	2.234	7.09
167	FIELD CROP, FRUIT AND VEGETABLE FARMS	1.683	0.615	0.542	2.84
174	TOBACCO AND MUSHROOM FARMS	2.842	0.871	1.437	5.15
181	FISHING AND MISCELLANEOUS FARMING	2.150	0.718	0.802	3.67
184	POULTRY FARMS AND AGRICULTURAL SERVICES	2.341	0.760	0.169	3.27
190	LANDSCAPING AND RELATED SERVICES	2.959	0.896	1.075	4.93
CLASS C	**OTHER PRIMARY INDUSTRIES**	**2.501**	**0.796**	**0.892**	**4.19**

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Class D – Manufacturing

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2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$523,877,928	$73,300	$29,359	17,844	430	2.41%	1,830	10.26%
2009	$537,942,130	$74,600	$33,161	16,222	338	2.08%	1,585	9.77%
2010	$531,734,588	$77,600	$34,301	15,502	290	1.87%	1,338	8.63%
2011	$540,771,454	$79,600	$32,880	16,447	253	1.54%	1,254	7.62%
2012	$545,222,719	$81,700	$33,934	16,067	259	1.61%	1,177	7.33%
2013	$562,781,534	$83,200	$34,262	16,426	191	1.16%	1,102	6.71%
2014	$564,464,616	$84,100	$33,673	16,763	192	1.15%	1,124	6.71%
2015	$577,725,485	$85,200	$34,362	16,813	190	1.13%	1,127	6.70%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$429,242,066	$73,300	$35,198	12,195	316	2.59%	1,217	9.98%
2009	$417,957,677	$74,600	$34,377	12,158	262	2.15%	1,030	8.47%
2010	$420,741,239	$77,600	$33,517	12,553	223	1.78%	892	7.11%
2011	$451,486,246	$79,600	$35,601	12,682	189	1.49%	811	6.39%
2012	$434,822,197	$81,700	$35,983	12,084	162	1.34%	788	6.52%
2013	$454,827,348	$83,200	$34,704	13,106	164	1.25%	730	5.57%
2014	$456,187,576	$84,100	$34,107	13,375	165	1.23%	745	5.57%
2015	$466,904,711	$85,200	$34,805	13,415	163	1.22%	747	5.57%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$377,459,299	$73,300	$36,000	10,485	160	1.53%	666	6.35%
2009	$358,534,224	$74,600	$36,641	9,785	164	1.68%	602	6.15%
2010	$357,837,634	$77,600	$35,560	10,063	173	1.72%	527	5.24%
2011	$364,779,568	$79,600	$36,264	10,059	124	1.23%	465	4.62%
2012	$373,759,224	$81,700	$37,264	10,030	113	1.13%	439	4.38%
2013	$405,445,528	$83,200	$38,651	10,490	105	1.00%	399	3.80%
2014	$406,658,073	$84,100	$37,988	10,705	106	0.99%	407	3.80%
2015	$416,211,620	$85,200	$38,764	10,737	104	0.97%	408	3.80%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$407,074,484	$73,300	$40,221	10,121	119	1.18%	597	5.90%
2009	$414,797,847	$74,600	$40,480	10,247	104	1.01%	545	5.32%
2010	$443,282,367	$77,600	$36,940	12,000	106	0.88%	588	4.90%
2011	$453,251,593	$79,600	$40,339	11,236	89	0.79%	531	4.73%
2012	$474,130,268	$81,700	$37,528	12,634	100	0.79%	537	4.25%
2013	$500,612,894	$83,200	$36,453	13,733	91	0.66%	448	3.26%
2014	$502,110,051	$84,100	$35,827	14,015	92	0.66%	457	3.26%
2015	$513,906,035	$85,200	$36,559	14,057	91	0.65%	458	3.26%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$453,152,973	$73,300	$28,603	15,843	224	1.41%	799	5.04%
2009	$472,899,406	$74,600	$30,539	15,485	182	1.18%	734	4.74%
2010	$498,742,953	$77,600	$31,602	15,782	162	1.03%	664	4.21%
2011	$522,358,811	$79,600	$31,043	16,827	130	0.77%	628	3.73%
2012	$528,478,401	$81,700	$32,810	16,107	135	0.84%	551	3.42%
2013	$535,179,570	$83,200	$34,804	15,377	188	1.22%	618	4.02%
2014	$536,780,104	$84,100	$34,207	15,692	201	1.28%	630	4.01%
2015	$549,390,585	$85,200	$34,906	15,739	211	1.34%	632	4.02%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$290,826,707	$73,300	$38,500	7,554	81	1.07%	289	3.83%
2009	$280,229,265	$74,600	$37,600	7,453	69	0.93%	270	3.62%
2010	$259,960,403	$77,600	$41,540	6,258	48	0.77%	237	3.79%
2011	$278,672,401	$79,600	$39,822	6,998	41	0.59%	212	3.03%
2012	$283,643,273	$81,700	$41,019	6,915	48	0.69%	238	3.44%
2013	$278,008,031	$83,200	$40,782	6,817	56	0.82%	252	3.70%
2014	$278,839,455	$84,100	$40,080	6,957	60	0.86%	257	3.69%
2015	$285,390,182	$85,200	$40,899	6,978	63	0.90%	258	3.70%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$868,927,840	$73,300	$35,161	24,713	376	1.52%	1,403	5.68%
2009	$828,709,013	$74,600	$35,800	23,148	249	1.08%	1,176	5.08%
2010	$849,462,539	$77,600	$34,920	24,326	237	0.97%	1,051	4.32%
2011	$858,135,239	$79,600	$34,759	24,688	197	0.80%	931	3.77%
2012	$889,867,881	$81,700	$36,844	24,152	207	0.86%	938	3.88%
2013	$880,198,618	$83,200	$35,690	24,662	174	0.71%	872	3.54%
2014	$882,830,982	$84,100	$35,078	25,168	175	0.70%	889	3.53%
2015	$903,571,176	$85,200	$35,795	25,243	173	0.69%	892	3.53%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$562,694,806	$73,300	$43,341	12,983	150	1.16%	610	4.70%
2009	$560,267,041	$74,600	$44,420	12,613	125	0.99%	570	4.52%
2010	$587,218,802	$77,600	$45,542	12,894	136	1.05%	515	3.99%
2011	$595,116,067	$79,600	$44,099	13,495	103	0.76%	485	3.59%
2012	$610,559,054	$81,700	$45,642	13,377	107	0.80%	444	3.32%
2013	$634,699,128	$83,200	$44,581	14,237	93	0.65%	484	3.40%
2014	$636,597,289	$84,100	$43,816	14,529	94	0.65%	494	3.40%
2015	$651,552,758	$85,200	$44,713	14,572	92	0.63%	495	3.40%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$348,252,363	$73,300	$50,079	6,954	66	0.95%	397	5.71%
2009	$346,657,020	$74,600	$44,817	7,735	66	0.85%	341	4.41%
2010	$356,394,858	$77,600	$50,797	7,016	63	0.90%	343	4.89%
2011	$378,137,481	$79,600	$45,340	8,340	47	0.56%	266	3.19%
2012	$378,690,071	$81,700	$47,772	7,927	62	0.78%	316	3.99%
2013	$381,975,267	$83,200	$45,850	8,331	65	0.78%	329	3.95%
2014	$383,117,621	$84,100	$45,062	8,502	69	0.81%	336	3.95%
2015	$392,118,136	$85,200	$45,985	8,527	73	0.86%	336	3.94%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$316,898,072	$73,300	$50,341	6,295	191	3.03%	602	9.56%
2009	$314,517,775	$74,600	$49,220	6,390	134	2.10%	490	7.67%
2010	$313,284,458	$77,600	$49,461	6,334	100	1.58%	397	6.27%
2011	$331,647,594	$79,600	$49,887	6,648	106	1.59%	423	6.36%
2012	$329,068,667	$81,700	$49,477	6,651	109	1.64%	406	6.10%
2013	$336,504,405	$83,200	$49,793	6,758	93	1.38%	409	6.05%
2014	$337,510,772	$84,100	$48,936	6,897	94	1.36%	417	6.05%
2015	$345,439,853	$85,200	$49,933	6,918	93	1.34%	418	6.04%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$358,880,217	$73,300	$40,639	8,831	257	2.91%	898	10.17%
2009	$269,780,904	$74,600	$39,569	6,818	154	2.26%	628	9.21%
2010	$271,393,584	$77,600	$40,159	6,758	109	1.61%	605	8.95%
2011	$280,686,124	$79,600	$43,043	6,521	114	1.75%	575	8.82%
2012	$259,180,562	$81,700	$39,074	6,633	99	1.49%	504	7.60%
2013	$267,922,400	$83,200	$41,365	6,477	90	1.39%	445	6.87%
2014	$273,109,393	$84,100	$41,557	6,572	90	1.37%	451	6.86%
2015	$279,360,025	$85,200	$42,041	6,645	90	1.35%	456	6.86%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$224,807,476	$73,300	$34,480	6,520	75	1.15%	334	5.12%
2009	$183,551,486	$74,600	$39,397	4,659	48	1.03%	249	5.34%
2010	$197,704,037	$77,600	$40,605	4,869	60	1.23%	317	6.51%
2011	$208,771,173	$79,600	$39,857	5,238	73	1.39%	351	6.70%
2012	$214,514,369	$81,700	$37,954	5,652	60	1.06%	292	5.17%
2013	$215,494,198	$83,200	$44,340	4,860	55	1.13%	313	6.44%
2014	$216,129,694	$84,100	$44,117	4,899	55	1.12%	317	6.47%
2015	$219,096,849	$85,200	$44,604	4,912	54	1.10%	320	6.51%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$205,945,560	$73,300	$38,946	5,288	68	1.29%	350	6.62%
2009	$184,424,806	$74,600	$41,221	4,474	55	1.23%	253	5.65%
2010	$193,117,140	$77,600	$38,896	4,965	41	0.83%	266	5.36%
2011	$204,990,858	$79,600	$43,357	4,728	64	1.35%	275	5.82%
2012	$209,471,044	$81,700	$44,759	4,680	43	0.92%	272	5.81%
2013	$206,200,406	$83,200	$41,100	5,017	50	1.00%	270	5.38%
2014	$206,808,494	$84,100	$40,887	5,058	50	0.99%	272	5.38%
2015	$209,647,682	$85,200	$41,342	5,071	49	0.97%	273	5.38%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,035,222,513	$73,300	$32,301	32,049	582	1.82%	2,151	6.71%
2009	$902,381,219	$74,600	$33,979	26,557	453	1.71%	1,573	5.92%
2010	$916,330,510	$77,600	$34,601	26,483	392	1.48%	1,402	5.29%
2011	$923,962,158	$79,600	$34,741	26,596	345	1.30%	1,279	4.81%
2012	$930,034,715	$81,700	$36,463	25,506	344	1.35%	1,369	5.37%
2013	$937,043,486	$83,200	$37,040	25,298	285	1.13%	1,168	4.62%
2014	$939,806,842	$84,100	$36,851	25,503	283	1.11%	1,177	4.62%
2015	$952,709,058	$85,200	$37,260	25,569	280	1.10%	1,180	4.61%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$320,993,051	$73,300	$27,440	11,698	173	1.48%	514	4.39%
2009	$272,035,874	$74,600	$27,201	10,001	99	0.99%	354	3.54%
2010	$267,325,953	$77,600	$28,881	9,256	104	1.12%	347	3.75%
2011	$267,760,810	$79,600	$31,520	8,495	91	1.07%	320	3.77%
2012	$259,275,542	$81,700	$32,953	7,868	91	1.16%	356	4.52%
2013	$266,493,070	$83,200	$33,640	7,922	93	1.17%	358	4.52%
2014	$271,652,390	$84,100	$33,792	8,039	99	1.23%	365	4.54%
2015	$277,869,676	$85,200	$34,187	8,128	105	1.29%	370	4.55%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$379,936,869	$73,300	$31,619	12,016	85	0.71%	301	2.50%
2009	$323,352,210	$74,600	$35,498	9,109	74	0.81%	280	3.07%
2010	$326,063,654	$77,600	$33,302	9,791	50	0.51%	222	2.27%
2011	$331,371,968	$79,600	$37,266	8,892	61	0.69%	215	2.42%
2012	$323,583,493	$81,700	$34,072	9,497	50	0.53%	210	2.21%
2013	$297,761,307	$83,200	$30,722	9,692	56	0.58%	175	1.81%
2014	$303,525,982	$84,100	$30,862	9,835	56	0.57%	177	1.80%
2015	$310,472,756	$85,200	$31,222	9,944	56	0.56%	179	1.80%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$306,944,092	$73,300	$34,616	8,867	304	3.43%	1,080	12.18%
2009	$252,438,959	$74,600	$33,641	7,504	201	2.68%	760	10.13%
2010	$259,567,845	$77,600	$35,359	7,341	184	2.51%	702	9.56%
2011	$252,146,789	$79,600	$36,934	6,827	185	2.71%	662	9.70%
2012	$249,934,983	$81,700	$35,457	7,049	177	2.51%	640	9.08%
2013	$252,368,954	$83,200	$38,307	6,588	159	2.41%	666	10.11%
2014	$257,254,830	$84,100	$38,482	6,685	159	2.38%	675	10.10%
2015	$263,142,600	$85,200	$38,932	6,759	159	2.35%	683	10.11%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$346,477,476	$73,300	$33,704	10,280	208	2.02%	592	5.76%
2009	$305,392,862	$74,600	$35,739	8,545	155	1.81%	479	5.61%
2010	$314,430,191	$77,600	$35,337	8,898	160	1.80%	483	5.43%
2011	$311,435,231	$79,600	$35,933	8,667	114	1.32%	449	5.18%
2012	$316,053,908	$81,700	$37,148	8,508	137	1.61%	424	4.98%
2013	$335,978,051	$83,200	$39,690	8,465	119	1.41%	424	5.01%
2014	$342,482,604	$84,100	$39,870	8,590	126	1.47%	430	5.01%
2015	$350,320,975	$85,200	$40,336	8,685	134	1.54%	435	5.01%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$70,455,168	$73,300	$30,686	2,296	94	4.09%	286	12.46%
2009	$60,727,045	$74,600	$30,701	1,978	65	3.29%	227	11.48%
2010	$62,611,110	$77,600	$31,088	2,014	86	4.27%	254	12.61%
2011	$67,707,323	$79,600	$35,264	1,920	105	5.47%	297	15.47%
2012	$67,654,369	$81,700	$33,245	2,035	80	3.93%	294	14.45%
2013	$70,083,688	$83,200	$34,972	2,004	61	3.04%	246	12.28%
2014	$71,440,512	$84,100	$35,123	2,034	61	3.00%	251	12.34%
2015	$73,075,565	$85,200	$35,543	2,056	61	2.97%	255	12.40%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$94,159,128	$73,300	$33,378	2,821	32	1.13%	99	3.51%
2009	$85,996,599	$74,600	$34,099	2,522	29	1.15%	70	2.78%
2010	$89,439,039	$77,600	$34,202	2,615	19	0.73%	62	2.37%
2011	$87,367,629	$79,600	$38,488	2,270	18	0.79%	64	2.82%
2012	$86,339,281	$81,700	$31,430	2,747	28	1.02%	87	3.17%
2013	$87,837,369	$83,200	$33,121	2,652	26	0.98%	65	2.45%
2014	$89,537,906	$84,100	$33,273	2,691	28	1.04%	66	2.45%
2015	$91,587,152	$85,200	$33,659	2,721	29	1.07%	67	2.46%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$392,812,227	$73,300	$37,322	10,525	177	1.68%	611	5.81%
2009	$338,719,513	$74,600	$36,817	9,200	97	1.05%	390	4.24%
2010	$344,567,047	$77,600	$39,080	8,817	101	1.15%	356	4.04%
2011	$353,018,607	$79,600	$36,620	9,640	87	0.90%	353	3.66%
2012	$348,876,602	$81,700	$36,142	9,653	72	0.75%	319	3.30%
2013	$340,299,540	$83,200	$38,526	8,833	84	0.95%	320	3.62%
2014	$346,887,757	$84,100	$38,702	8,963	87	0.97%	325	3.63%
2015	$354,826,949	$85,200	$39,155	9,062	89	0.98%	328	3.62%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$444,158,639	$73,300	$36,356	12,217	271	2.22%	925	7.57%
2009	$365,019,687	$74,600	$38,520	9,476	221	2.33%	721	7.61%
2010	$349,937,957	$77,600	$37,563	9,316	165	1.77%	622	6.68%
2011	$349,913,162	$79,600	$38,579	9,070	143	1.58%	585	6.45%
2012	$348,298,951	$81,700	$39,073	8,914	144	1.62%	521	5.84%
2013	$350,795,673	$83,200	$39,353	8,914	132	1.48%	511	5.73%
2014	$357,587,096	$84,100	$39,534	9,045	134	1.48%	518	5.73%
2015	$365,771,162	$85,200	$39,997	9,145	136	1.49%	524	5.73%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$138,187,874	$73,300	$33,582	4,115	94	2.28%	262	6.37%
2009	$112,115,535	$74,600	$33,557	3,341	73	2.18%	180	5.39%
2010	$106,460,521	$77,600	$35,797	2,974	61	2.05%	154	5.18%
2011	$106,112,697	$79,600	$33,108	3,205	54	1.68%	152	4.74%
2012	$100,840,517	$81,700	$36,221	2,784	47	1.69%	142	5.10%
2013	$95,901,205	$83,200	$33,899	2,829	49	1.73%	122	4.31%
2014	$97,757,857	$84,100	$34,050	2,871	51	1.78%	124	4.32%
2015	$99,995,233	$85,200	$34,445	2,903	52	1.79%	125	4.31%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,349,377,959	$73,300	$37,880	35,622	356	1.00%	1,209	3.39%
2009	$1,240,956,115	$74,600	$37,657	32,954	287	0.87%	937	2.84%
2010	$1,207,566,831	$77,600	$39,680	30,433	237	0.78%	832	2.73%
2011	$1,187,134,810	$79,600	$39,178	30,301	251	0.83%	810	2.67%
2012	$1,134,303,645	$81,700	$39,355	28,822	197	0.68%	672	2.33%
2013	$1,125,290,076	$83,200	$37,744	29,814	174	0.58%	672	2.25%
2014	$1,147,075,753	$84,100	$37,916	30,253	174	0.58%	682	2.25%
2015	$1,173,328,780	$85,200	$38,360	30,587	173	0.57%	689	2.25%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,358,744,291	$73,300	$36,819	36,903	176	0.48%	490	1.33%
2009	$1,311,401,390	$74,600	$37,601	34,877	139	0.40%	390	1.12%
2010	$1,306,479,320	$77,600	$37,741	34,617	104	0.30%	367	1.06%
2011	$1,363,322,517	$79,600	$35,560	38,339	95	0.25%	338	0.88%
2012	$1,355,062,915	$81,700	$37,207	36,420	94	0.26%	295	0.81%
2013	$1,299,486,368	$83,200	$41,927	30,994	78	0.25%	290	0.94%
2014	$1,324,644,495	$84,100	$42,119	31,450	80	0.25%	294	0.93%
2015	$1,354,961,523	$85,200	$42,612	31,798	83	0.26%	297	0.93%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$196,261,002	$73,300	$41,784	4,697	67	1.43%	282	6.00%
2009	$182,682,788	$74,600	$42,122	4,337	57	1.31%	222	5.12%
2010	$180,253,617	$77,600	$40,957	4,401	42	0.95%	176	4.00%
2011	$172,011,364	$79,600	$40,003	4,300	25	0.58%	122	2.84%
2012	$156,793,680	$81,700	$40,421	3,879	22	0.57%	114	2.94%
2013	$156,514,261	$83,200	$42,485	3,684	12	0.33%	93	2.52%
2014	$159,544,386	$84,100	$42,682	3,738	12	0.32%	94	2.51%
2015	$163,195,865	$85,200	$43,185	3,779	12	0.32%	95	2.51%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$230,467,497	$73,300	$37,640	6,123	100	1.63%	364	5.94%
2009	$203,115,632	$74,600	$40,502	5,015	77	1.54%	294	5.86%
2010	$200,921,657	$77,600	$41,257	4,870	50	1.03%	234	4.80%
2011	$187,623,708	$79,600	$45,407	4,132	44	1.06%	223	5.40%
2012	$181,035,721	$81,700	$43,393	4,172	47	1.13%	192	4.60%
2013	$169,285,819	$83,200	$42,205	4,011	44	1.10%	162	4.04%
2014	$172,563,202	$84,100	$42,399	4,070	46	1.13%	164	4.03%
2015	$176,512,642	$85,200	$42,895	4,115	48	1.17%	166	4.03%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,450,598,346	$73,300	$57,160	25,378	278	1.10%	1,990	7.84%
2009	$1,171,006,307	$74,600	$58,002	20,189	227	1.12%	1,366	6.77%
2010	$1,196,459,744	$77,600	$56,858	21,043	193	0.92%	1,423	6.76%
2011	$1,220,863,073	$79,600	$59,479	20,526	197	0.96%	1,353	6.59%
2012	$1,266,476,174	$81,700	$60,620	20,892	169	0.81%	1,358	6.50%
2013	$1,230,258,286	$83,200	$57,097	21,547	133	0.62%	1,153	5.35%
2014	$1,252,413,077	$84,100	$57,342	21,841	133	0.61%	1,168	5.35%
2015	$1,283,916,136	$85,200	$58,320	22,015	132	0.60%	1,177	5.35%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$117,305,183	$73,300	$42,166	2,782	85	3.06%	557	20.02%
2009	$87,355,140	$74,600	$41,479	2,106	47	2.23%	294	13.96%
2010	$91,764,016	$77,600	$44,785	2,049	60	2.93%	344	16.79%
2011	$104,423,720	$79,600	$41,422	2,521	44	1.75%	345	13.69%
2012	$108,762,111	$81,700	$47,247	2,302	55	2.39%	337	14.64%
2013	$105,895,671	$83,200	$43,117	2,456	34	1.38%	303	12.34%
2014	$107,802,666	$84,100	$43,312	2,489	34	1.37%	307	12.33%
2015	$110,514,323	$85,200	$44,047	2,509	34	1.36%	309	12.32%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$7,108,804,721	$73,300	$50,430	140,963	3,527	2.50%	13,943	9.89%
2009	$5,198,633,156	$74,600	$50,129	103,705	2,082	2.01%	8,874	8.56%
2010	$5,653,459,442	$77,600	$50,092	112,862	2,195	1.94%	9,795	8.68%
2011	$5,992,025,859	$79,600	$48,783	122,829	2,051	1.67%	10,095	8.22%
2012	$6,268,591,944	$81,700	$49,826	125,809	2,007	1.60%	10,463	8.32%
2013	$6,542,183,358	$83,200	$48,431	135,082	1,785	1.32%	9,943	7.36%
2014	$6,715,633,079	$84,100	$49,200	136,496	1,779	1.30%	10,042	7.36%
2015	$6,860,950,563	$85,200	$50,040	137,109	1,761	1.28%	10,083	7.35%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$475,899,524	$73,300	$35,104	13,557	277	2.04%	1,250	9.22%
2009	$451,977,246	$74,600	$34,921	12,943	171	1.32%	907	7.01%
2010	$454,502,824	$77,600	$33,802	13,446	146	1.09%	832	6.19%
2011	$429,114,180	$79,600	$36,705	11,691	154	1.32%	810	6.93%
2012	$441,970,377	$81,700	$37,733	11,713	168	1.43%	816	6.97%
2013	$456,632,795	$83,200	$37,218	12,269	155	1.26%	728	5.93%
2014	$465,473,231	$84,100	$37,387	12,450	160	1.29%	738	5.93%
2015	$476,126,478	$85,200	$37,824	12,588	164	1.30%	746	5.93%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$574,352,787	$73,300	$41,921	13,701	442	3.23%	1,978	14.44%
2009	$504,620,933	$74,600	$42,624	11,839	344	2.91%	1,466	12.38%
2010	$514,167,178	$77,600	$43,618	11,788	310	2.63%	1,465	12.43%
2011	$561,513,370	$79,600	$43,735	12,839	341	2.66%	1,561	12.16%
2012	$618,011,724	$81,700	$44,800	13,795	357	2.59%	1,727	12.52%
2013	$674,822,282	$83,200	$45,707	14,764	307	2.08%	1,701	11.52%
2014	$687,886,878	$84,100	$45,917	14,981	307	2.05%	1,725	11.51%
2015	$703,630,488	$85,200	$46,453	15,147	306	2.02%	1,744	11.51%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$318,721,554	$73,300	$36,580	8,713	196	2.25%	729	8.37%
2009	$244,040,536	$74,600	$38,125	6,401	122	1.91%	457	7.14%
2010	$248,626,179	$77,600	$38,619	6,438	137	2.13%	506	7.86%
2011	$263,445,631	$79,600	$39,157	6,728	119	1.77%	462	6.87%
2012	$274,113,608	$81,700	$38,553	7,110	112	1.58%	466	6.55%
2013	$273,647,322	$83,200	$37,221	7,352	107	1.46%	437	5.94%
2014	$278,945,149	$84,100	$37,392	7,460	107	1.43%	443	5.94%
2015	$285,329,343	$85,200	$37,832	7,542	107	1.42%	448	5.94%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$193,849,487	$73,300	$37,861	5,120	64	1.25%	271	5.29%
2009	$163,844,465	$74,600	$36,605	4,476	47	1.05%	199	4.45%
2010	$174,618,969	$77,600	$36,004	4,850	38	0.78%	220	4.54%
2011	$191,093,244	$79,600	$40,256	4,747	48	1.01%	244	5.14%
2012	$204,739,449	$81,700	$41,529	4,930	52	1.05%	261	5.29%
2013	$206,123,493	$83,200	$42,933	4,801	52	1.08%	246	5.12%
2014	$210,114,056	$84,100	$43,127	4,872	55	1.13%	251	5.15%
2015	$214,922,918	$85,200	$43,630	4,926	58	1.18%	255	5.18%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$625,667,568	$73,300	$48,781	12,826	232	1.81%	1,181	9.21%
2009	$528,404,860	$74,600	$45,817	11,533	160	1.39%	919	7.97%
2010	$555,406,952	$77,600	$47,798	11,620	155	1.33%	930	8.00%
2011	$569,066,997	$79,600	$49,364	11,528	176	1.53%	969	8.41%
2012	$597,562,206	$81,700	$48,012	12,446	182	1.46%	1,117	8.97%
2013	$621,115,366	$83,200	$47,723	13,015	194	1.49%	1,016	7.81%
2014	$633,140,193	$84,100	$47,940	13,207	197	1.49%	1,037	7.85%
2015	$647,630,820	$85,200	$48,501	13,353	199	1.49%	1,054	7.89%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$235,627,229	$73,300	$35,620	6,615	143	2.16%	637	9.63%
2009	$211,078,872	$74,600	$37,419	5,641	146	2.59%	501	8.88%
2010	$194,542,860	$77,600	$39,041	4,983	84	1.69%	363	7.28%
2011	$208,897,051	$79,600	$39,820	5,246	58	1.11%	338	6.44%
2012	$206,903,782	$81,700	$35,784	5,782	77	1.33%	368	6.36%
2013	$210,053,502	$83,200	$41,002	5,123	89	1.74%	385	7.52%
2014	$214,120,149	$84,100	$41,193	5,198	95	1.83%	390	7.50%
2015	$219,020,699	$85,200	$41,679	5,255	100	1.90%	395	7.52%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$947,454,599	$73,300	$44,021	21,523	358	1.66%	1,691	7.86%
2009	$727,121,312	$74,600	$44,103	16,487	245	1.49%	1,084	6.57%
2010	$824,344,021	$77,600	$44,938	18,344	249	1.36%	1,154	6.29%
2011	$935,079,045	$79,600	$42,821	21,837	272	1.25%	1,413	6.47%
2012	$963,703,154	$81,700	$45,357	21,247	280	1.32%	1,451	6.83%
2013	$969,512,798	$83,200	$45,652	21,237	239	1.13%	1,262	5.94%
2014	$988,282,619	$84,100	$45,860	21,550	239	1.11%	1,280	5.94%
2015	$1,010,901,361	$85,200	$46,397	21,788	238	1.09%	1,294	5.94%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$927,569,939	$73,300	$40,498	22,904	547	2.39%	2,286	9.98%
2009	$785,124,357	$74,600	$40,298	19,483	350	1.80%	1,461	7.50%
2010	$789,697,153	$77,600	$41,561	19,001	335	1.76%	1,400	7.37%
2011	$838,699,974	$79,600	$41,658	20,133	360	1.79%	1,519	7.54%
2012	$863,790,268	$81,700	$42,505	20,322	327	1.61%	1,503	7.40%
2013	$895,486,155	$83,200	$42,912	20,868	354	1.70%	1,432	6.86%
2014	$912,822,816	$84,100	$43,109	21,175	354	1.67%	1,452	6.86%
2015	$933,714,516	$85,200	$43,613	21,409	353	1.65%	1,468	6.86%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$111,768,723	$73,300	$47,501	2,353	46	1.95%	194	8.24%
2009	$95,797,162	$74,600	$45,836	2,090	39	1.87%	143	6.84%
2010	$82,716,918	$77,600	$39,277	2,106	25	1.19%	122	5.79%
2011	$76,550,265	$79,600	$42,789	1,789	19	1.06%	124	6.93%
2012	$76,565,157	$81,700	$44,054	1,738	24	1.38%	107	6.16%
2013	$73,150,208	$83,200	$45,463	1,609	26	1.62%	108	6.71%
2014	$74,566,400	$84,100	$45,662	1,633	28	1.71%	110	6.74%
2015	$76,272,995	$85,200	$46,198	1,651	29	1.76%	111	6.72%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$7,108,804,721	$73,300	$50,430	140,963	3,527	2.50%	13,943	9.89%
2009	$5,198,633,156	$74,600	$50,129	103,705	2,082	2.01%	8,874	8.56%
2010	$5,653,459,442	$77,600	$50,092	112,862	2,195	1.94%	9,795	8.68%
2011	$5,992,025,859	$79,600	$48,783	122,829	2,051	1.67%	10,095	8.22%
2012	$6,268,591,944	$81,700	$49,826	125,809	2,007	1.60%	10,463	8.32%
2013	$6,542,183,358	$83,200	$48,431	135,082	1,785	1.32%	9,943	7.36%
2014	$6,715,633,079	$84,100	$49,200	136,496	1,779	1.30%	10,042	7.36%
2015	$6,860,950,563	$85,200	$50,040	137,109	1,761	1.28%	10,083	7.35%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$206,667,059	$73,300	$38,600	5,354	116	2.17%	450	8.40%
2009	$160,379,227	$74,600	$39,995	4,010	76	1.90%	255	6.36%
2010	$166,358,523	$77,600	$39,685	4,192	77	1.84%	261	6.23%
2011	$173,171,142	$79,600	$34,620	5,002	57	1.14%	279	5.58%
2012	$171,959,815	$81,700	$42,470	4,049	61	1.51%	293	7.24%
2013	$171,035,197	$83,200	$39,952	4,281	56	1.31%	223	5.21%
2014	$174,346,448	$84,100	$40,135	4,344	59	1.36%	226	5.20%
2015	$178,336,700	$85,200	$40,605	4,392	63	1.43%	229	5.21%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$316,651,786	$73,300	$42,441	7,461	103	1.38%	417	5.59%
2009	$290,508,508	$74,600	$42,036	6,911	86	1.24%	365	5.28%
2010	$273,196,961	$77,600	$42,160	6,480	74	1.14%	294	4.54%
2011	$289,221,155	$79,600	$43,401	6,664	68	1.02%	330	4.95%
2012	$268,087,354	$81,700	$44,674	6,001	68	1.13%	305	5.08%
2013	$301,736,316	$83,200	$46,658	6,467	56	0.87%	290	4.48%
2014	$307,577,948	$84,100	$46,873	6,562	56	0.85%	294	4.48%
2015	$314,617,458	$85,200	$47,418	6,635	56	0.84%	297	4.48%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,160,082,399	$73,300	$44,819	25,884	322	1.24%	1,406	5.43%
2009	$952,204,670	$74,600	$45,898	20,746	200	0.96%	900	4.34%
2010	$984,012,793	$77,600	$43,961	22,384	181	0.81%	872	3.90%
2011	$1,056,283,869	$79,600	$46,780	22,580	175	0.78%	932	4.13%
2012	$1,097,786,013	$81,700	$48,049	22,847	196	0.86%	956	4.18%
2013	$1,079,516,960	$83,200	$46,936	23,000	205	0.89%	906	3.94%
2014	$1,100,416,467	$84,100	$47,149	23,339	218	0.93%	919	3.94%
2015	$1,125,601,607	$85,200	$47,701	23,597	230	0.97%	929	3.94%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$252,593,690	$73,300	$59,476	4,247	93	2.19%	445	10.48%
2009	$239,748,003	$74,600	$61,839	3,877	80	2.06%	346	8.92%
2010	$252,633,733	$77,600	$55,967	4,514	64	1.42%	355	7.86%
2011	$279,131,368	$79,600	$57,863	4,824	66	1.37%	388	8.04%
2012	$295,445,564	$81,700	$60,679	4,869	43	0.88%	291	5.98%
2013	$330,041,495	$83,200	$61,563	5,361	63	1.18%	362	6.75%
2014	$336,431,116	$84,100	$61,844	5,440	63	1.16%	367	6.75%
2015	$344,130,987	$85,200	$62,569	5,500	63	1.15%	371	6.75%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$193,234,365	$73,300	$46,439	4,161	64	1.54%	309	7.43%
2009	$184,143,405	$74,600	$48,344	3,809	38	1.00%	211	5.54%
2010	$171,501,166	$77,600	$47,077	3,643	29	0.80%	207	5.68%
2011	$181,235,506	$79,600	$47,568	3,810	34	0.89%	221	5.80%
2012	$200,431,457	$81,700	$44,900	4,464	39	0.87%	225	5.04%
2013	$203,483,135	$83,200	$52,242	3,895	38	0.98%	207	5.31%
2014	$207,422,580	$84,100	$52,485	3,952	40	1.01%	210	5.31%
2015	$212,169,843	$85,200	$53,096	3,996	43	1.08%	212	5.31%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$787,794,514	$73,300	$45,001	17,506	442	2.52%	2,035	11.62%
2009	$615,198,579	$74,600	$44,898	13,702	246	1.80%	1,132	8.26%
2010	$589,345,022	$77,600	$43,658	13,499	205	1.52%	1,042	7.72%
2011	$674,767,470	$79,600	$44,580	15,136	240	1.59%	1,314	8.68%
2012	$750,152,436	$81,700	$44,697	16,783	264	1.57%	1,461	8.71%
2013	$753,577,921	$83,200	$44,904	16,782	264	1.57%	1,373	8.18%
2014	$768,167,231	$84,100	$45,109	17,029	272	1.60%	1,392	8.17%
2015	$785,748,210	$85,200	$45,638	17,217	280	1.63%	1,407	8.17%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 417: AIRCRAFT AND AIRCRAFT PARTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$784,676,735	$73,300	$52,879	14,839	211	1.42%	914	6.16%
2009	$777,649,591	$74,600	$55,341	14,052	175	1.25%	728	5.18%
2010	$757,503,239	$77,600	$54,899	13,798	115	0.83%	589	4.27%
2011	$779,703,751	$79,600	$55,440	14,064	107	0.76%	537	3.82%
2012	$822,982,238	$81,700	$57,049	14,426	100	0.69%	538	3.73%
2013	$869,880,902	$83,200	$58,366	14,904	115	0.77%	540	3.62%
2014	$886,721,844	$84,100	$58,634	15,123	119	0.79%	548	3.62%
2015	$907,016,173	$85,200	$59,321	15,290	122	0.80%	554	3.62%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$7,108,804,721	$73,300	$50,430	140,963	3,527	2.50%	13,943	9.89%
2009	$5,198,633,156	$74,600	$50,129	103,705	2,082	2.01%	8,874	8.56%
2010	$5,653,459,442	$77,600	$50,092	112,862	2,195	1.94%	9,795	8.68%
2011	$5,992,025,859	$79,600	$48,783	122,829	2,051	1.67%	10,095	8.22%
2012	$6,268,591,944	$81,700	$49,826	125,809	2,007	1.60%	10,463	8.32%
2013	$6,542,183,358	$83,200	$48,431	135,082	1,785	1.32%	9,943	7.36%
2014	$6,715,633,079	$84,100	$49,200	136,496	1,779	1.30%	10,042	7.36%
2015	$6,860,950,563	$85,200	$50,040	137,109	1,761	1.28%	10,083	7.35%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 420: MOTOR VEHICLE ENGINES AND PARTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$664,994,761	$73,300	$54,557	12,189	182	1.49%	723	5.93%
2009	$535,062,009	$74,600	$58,843	9,093	113	1.24%	465	5.11%
2010	$555,170,330	$77,600	$58,599	9,474	157	1.66%	542	5.72%
2011	$566,549,787	$79,600	$57,221	9,901	148	1.49%	508	5.13%
2012	$606,672,604	$81,700	$56,503	10,737	123	1.15%	477	4.44%
2013	$633,665,772	$83,200	$49,412	12,824	147	1.15%	599	4.67%
2014	$650,926,085	$84,100	$50,253	12,953	146	1.13%	605	4.67%
2015	$664,865,155	$85,200	$51,128	13,004	145	1.12%	607	4.67%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$7,108,804,721	$73,300	$50,430	140,963	3,527	2.50%	13,943	9.89%
2009	$5,198,633,156	$74,600	$50,129	103,705	2,082	2.01%	8,874	8.56%
2010	$5,653,459,442	$77,600	$50,092	112,862	2,195	1.94%	9,795	8.68%
2011	$5,992,025,859	$79,600	$48,783	122,829	2,051	1.67%	10,095	8.22%
2012	$6,268,591,944	$81,700	$49,826	125,809	2,007	1.60%	10,463	8.32%
2013	$6,542,183,358	$83,200	$48,431	135,082	1,785	1.32%	9,943	7.36%
2014	$6,715,633,079	$84,100	$49,200	136,496	1,779	1.30%	10,042	7.36%
2015	$6,860,950,563	$85,200	$50,040	137,109	1,761	1.28%	10,083	7.35%

*** Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.**

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$7,108,804,721	$73,300	$50,430	140,963	3,527	2.50%	13,943	9.89%
2009	$5,198,633,156	$74,600	$50,129	103,705	2,082	2.01%	8,874	8.56%
2010	$5,653,459,442	$77,600	$50,092	112,862	2,195	1.94%	9,795	8.68%
2011	$5,992,025,859	$79,600	$48,783	122,829	2,051	1.67%	10,095	8.22%
2012	$6,268,591,944	$81,700	$49,826	125,809	2,007	1.60%	10,463	8.32%
2013	$6,542,183,358	$83,200	$48,431	135,082	1,785	1.32%	9,943	7.36%
2014	$6,715,633,079	$84,100	$49,200	136,496	1,779	1.30%	10,042	7.36%
2015	$6,860,950,563	$85,200	$50,040	137,109	1,761	1.28%	10,083	7.35%

*** Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.**

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$7,108,804,721	$73,300	$50,430	140,963	3,527	2.50%	13,943	9.89%
2009	$5,198,633,156	$74,600	$50,129	103,705	2,082	2.01%	8,874	8.56%
2010	$5,653,459,442	$77,600	$50,092	112,862	2,195	1.94%	9,795	8.68%
2011	$5,992,025,859	$79,600	$48,783	122,829	2,051	1.67%	10,095	8.22%
2012	$6,268,591,944	$81,700	$49,826	125,809	2,007	1.60%	10,463	8.32%
2013	$6,542,183,358	$83,200	$48,431	135,082	1,785	1.32%	9,943	7.36%
2014	$6,715,633,079	$84,100	$49,200	136,496	1,779	1.30%	10,042	7.36%
2015	$6,860,950,563	$85,200	$50,040	137,109	1,761	1.28%	10,083	7.35%

*** Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.**

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$342,393,514	$73,300	$50,160	6,826	199	2.92%	924	13.54%
2009	$245,529,688	$74,600	$51,986	4,723	116	2.46%	650	13.76%
2010	$281,637,271	$77,600	$49,636	5,674	125	2.20%	722	12.72%
2011	$279,641,266	$79,600	$46,983	5,952	97	1.63%	721	12.11%
2012	$292,525,992	$81,700	$48,673	6,010	101	1.68%	751	12.50%
2013	$299,276,972	$83,200	$45,993	6,507	72	1.11%	615	9.45%
2014	$307,428,926	$84,100	$46,771	6,573	72	1.10%	621	9.45%
2015	$314,012,274	$85,200	$47,585	6,599	71	1.08%	623	9.44%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$174,130,035	$73,300	$41,969	4,149	118	2.84%	563	13.57%
2009	$153,075,882	$74,600	$42,999	3,560	105	2.95%	409	11.49%
2010	$152,677,251	$77,600	$42,060	3,630	90	2.48%	392	10.80%
2011	$165,469,141	$79,600	$43,810	3,777	94	2.49%	423	11.20%
2012	$179,066,333	$81,700	$43,410	4,125	102	2.47%	434	10.52%
2013	$159,571,301	$83,200	$44,362	3,597	96	2.67%	396	11.01%
2014	$163,917,836	$84,100	$45,119	3,633	100	2.75%	400	11.01%
2015	$167,428,008	$85,200	$45,908	3,647	104	2.85%	401	11.00%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$384,052,329	$73,300	$48,899	7,854	105	1.34%	635	8.09%
2009	$320,215,413	$74,600	$55,276	5,793	39	0.67%	405	6.99%
2010	$346,282,956	$77,600	$51,561	6,716	41	0.61%	425	6.33%
2011	$428,096,744	$79,600	$52,143	8,210	57	0.69%	666	8.11%
2012	$430,318,988	$81,700	$49,134	8,758	58	0.66%	574	6.55%
2013	$425,244,384	$83,200	$49,853	8,530	58	0.68%	560	6.57%
2014	$433,477,138	$84,100	$50,078	8,656	59	0.68%	568	6.56%
2015	$443,398,094	$85,200	$50,662	8,752	60	0.69%	574	6.56%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$153,585,387	$73,300	$38,843	3,954	58	1.47%	290	7.33%
2009	$136,116,978	$74,600	$33,469	4,067	39	0.96%	225	5.53%
2010	$131,145,216	$77,600	$37,183	3,527	36	1.02%	202	5.73%
2011	$120,502,376	$79,600	$35,421	3,402	39	1.15%	175	5.14%
2012	$121,112,657	$81,700	$35,320	3,429	30	0.87%	155	4.52%
2013	$113,422,389	$83,200	$32,574	3,482	16	0.46%	118	3.39%
2014	$115,618,253	$84,100	$32,725	3,533	16	0.45%	120	3.40%
2015	$118,264,398	$85,200	$33,109	3,572	16	0.45%	121	3.39%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$179,834,388	$73,300	$35,838	5,018	57	1.14%	253	5.04%
2009	$156,728,831	$74,600	$37,459	4,184	41	0.98%	208	4.97%
2010	$157,618,510	$77,600	$39,405	4,000	44	1.10%	197	4.93%
2011	$165,855,169	$79,600	$44,765	3,705	49	1.32%	202	5.45%
2012	$169,836,830	$81,700	$42,812	3,967	45	1.13%	209	5.27%
2013	$174,404,060	$83,200	$41,104	4,243	53	1.25%	188	4.43%
2014	$177,780,532	$84,100	$41,296	4,305	53	1.23%	192	4.46%
2015	$181,849,380	$85,200	$41,776	4,353	53	1.22%	195	4.48%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$3,074,612,005	$73,300	$38,060	80,783	205	0.25%	695	0.86%
2009	$3,018,941,446	$74,600	$39,520	76,390	148	0.19%	566	0.74%
2010	$3,067,250,483	$77,600	$37,921	80,886	132	0.16%	521	0.64%
2011	$3,184,528,888	$79,600	$37,159	85,699	128	0.15%	480	0.56%
2012	$3,022,170,755	$81,700	$39,214	77,068	112	0.15%	399	0.52%
2013	$2,871,937,182	$83,200	$39,252	73,167	100	0.14%	354	0.48%
2014	$2,927,538,043	$84,100	$39,431	74,244	100	0.13%	359	0.48%
2015	$2,994,540,362	$85,200	$39,893	75,065	100	0.13%	363	0.48%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$641,552,395	$73,300	$43,759	14,661	111	0.76%	495	3.38%
2009	$573,183,996	$74,600	$45,040	12,726	82	0.64%	384	3.02%
2010	$558,946,530	$77,600	$42,099	13,277	83	0.63%	317	2.39%
2011	$592,818,683	$79,600	$46,841	12,656	83	0.66%	320	2.53%
2012	$568,433,351	$81,700	$41,007	13,862	59	0.43%	351	2.53%
2013	$618,690,221	$83,200	$44,745	13,827	68	0.49%	326	2.36%
2014	$630,668,098	$84,100	$44,948	14,031	68	0.48%	331	2.36%
2015	$645,102,146	$85,200	$45,475	14,186	68	0.48%	334	2.35%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$98,485,586	$73,300	$45,553	2,162	41	1.90%	193	8.93%
2009	$83,063,488	$74,600	$47,008	1,767	19	1.08%	116	6.56%
2010	$91,218,012	$77,600	$39,591	2,304	22	0.95%	119	5.16%
2011	$92,661,000	$79,600	$46,563	1,990	29	1.46%	159	7.99%
2012	$92,148,103	$81,700	$48,601	1,896	30	1.58%	137	7.23%
2013	$92,915,865	$83,200	$44,779	2,075	21	1.01%	130	6.27%
2014	$94,714,721	$84,100	$44,974	2,106	21	1.00%	132	6.27%
2015	$96,882,449	$85,200	$45,506	2,129	21	0.99%	133	6.25%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$220,890,475	$73,300	$43,542	5,073	163	3.21%	685	13.50%
2009	$200,383,359	$74,600	$41,539	4,824	118	2.45%	496	10.28%
2010	$214,555,475	$77,600	$46,082	4,656	112	2.41%	510	10.95%
2011	$227,656,010	$79,600	$45,422	5,012	105	2.09%	507	10.12%
2012	$236,877,258	$81,700	$45,782	5,174	96	1.86%	540	10.44%
2013	$247,021,228	$83,200	$43,798	5,640	99	1.76%	593	10.51%
2014	$251,803,572	$84,100	$43,999	5,723	99	1.73%	601	10.50%
2015	$257,566,579	$85,200	$44,515	5,786	99	1.71%	608	10.51%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$236,395,692	$73,300	$51,875	4,557	79	1.73%	357	7.83%
2009	$222,415,386	$74,600	$54,917	4,050	67	1.65%	286	7.06%
2010	$246,666,857	$77,600	$55,344	4,457	55	1.23%	300	6.73%
2011	$256,278,288	$79,600	$52,527	4,879	50	1.02%	267	5.47%
2012	$269,377,091	$81,700	$51,106	5,271	64	1.21%	327	6.20%
2013	$275,115,710	$83,200	$52,775	5,213	72	1.38%	332	6.37%
2014	$282,553,043	$84,100	$52,873	5,344	77	1.44%	340	6.36%
2015	$295,379,242	$85,200	$54,198	5,450	82	1.50%	347	6.37%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$333,672,804	$73,300	$44,383	7,518	113	1.50%	475	6.32%
2009	$291,017,657	$74,600	$46,780	6,221	81	1.30%	374	6.01%
2010	$295,340,647	$77,600	$43,401	6,805	81	1.19%	383	5.63%
2011	$296,379,557	$79,600	$45,604	6,499	64	0.98%	280	4.31%
2012	$306,842,964	$81,700	$43,090	7,121	64	0.90%	316	4.44%
2013	$338,717,543	$83,200	$41,724	8,118	59	0.73%	325	4.00%
2014	$345,275,133	$84,100	$41,912	8,238	59	0.72%	330	4.01%
2015	$353,177,416	$85,200	$42,403	8,329	59	0.71%	333	4.00%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$191,188,842	$73,300	$40,023	4,777	104	2.18%	409	8.56%
2009	$147,559,369	$74,600	$37,423	3,943	84	2.13%	313	7.94%
2010	$131,501,646	$77,600	$38,541	3,412	76	2.23%	270	7.91%
2011	$120,679,026	$79,600	$40,013	3,016	45	1.49%	201	6.66%
2012	$120,992,220	$81,700	$41,866	2,890	50	1.73%	237	8.20%
2013	$129,967,846	$83,200	$37,017	3,511	48	1.37%	233	6.64%
2014	$132,484,030	$84,100	$37,183	3,563	50	1.40%	236	6.62%
2015	$135,516,181	$85,200	$37,622	3,602	51	1.42%	239	6.64%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$521,294,823	$73,300	$53,642	9,718	40	0.41%	239	2.46%
2009	$530,131,122	$74,600	$52,020	10,191	34	0.33%	205	2.01%
2010	$522,310,546	$77,600	$48,901	10,681	29	0.27%	208	1.95%
2011	$522,814,948	$79,600	$56,399	9,270	40	0.43%	207	2.23%
2012	$528,485,647	$81,700	$55,519	9,519	22	0.23%	172	1.81%
2013	$518,678,675	$83,200	$58,122	8,924	37	0.41%	156	1.75%
2014	$520,208,268	$84,100	$57,827	8,996	37	0.41%	157	1.75%
2015	$527,349,990	$85,200	$58,471	9,019	36	0.40%	158	1.75%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$546,216,232	$73,300	$40,460	13,500	115	0.85%	465	3.44%
2009	$467,595,370	$74,600	$43,782	10,680	88	0.82%	351	3.29%
2010	$450,525,437	$77,600	$42,919	10,497	76	0.72%	297	2.83%
2011	$446,571,558	$79,600	$43,619	10,238	63	0.62%	319	3.12%
2012	$449,667,896	$81,700	$41,182	10,919	91	0.83%	306	2.80%
2013	$468,225,401	$83,200	$43,657	10,725	79	0.74%	277	2.58%
2014	$469,606,205	$84,100	$43,434	10,812	83	0.77%	279	2.58%
2015	$476,053,233	$85,200	$43,916	10,840	87	0.80%	280	2.58%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,039,986,043	$73,300	$44,520	23,360	213	0.91%	746	3.19%
2009	$1,031,186,099	$74,600	$48,558	21,236	144	0.68%	606	2.85%
2010	$1,024,408,274	$77,600	$46,159	22,193	165	0.74%	578	2.60%
2011	$1,005,782,490	$79,600	$48,841	20,593	124	0.60%	520	2.53%
2012	$1,064,857,309	$81,700	$48,491	21,960	85	0.39%	430	1.96%
2013	$1,084,332,414	$83,200	$47,863	22,655	114	0.50%	514	2.27%
2014	$1,087,530,128	$84,100	$47,617	22,839	113	0.49%	518	2.27%
2015	$1,102,460,375	$85,200	$48,147	22,898	112	0.49%	519	2.27%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$367,517,093	$73,300	$34,982	10,506	106	1.01%	300	2.86%
2009	$355,898,683	$74,600	$32,179	11,060	70	0.63%	263	2.38%
2010	$371,248,269	$77,600	$34,340	10,811	78	0.72%	249	2.30%
2011	$375,756,297	$79,600	$36,040	10,426	66	0.63%	239	2.29%
2012	$382,025,735	$81,700	$34,094	11,205	53	0.47%	190	1.70%
2013	$372,642,829	$83,200	$33,538	11,111	56	0.50%	208	1.87%
2014	$373,741,759	$84,100	$33,367	11,201	56	0.50%	210	1.87%
2015	$378,872,704	$85,200	$33,738	11,230	55	0.49%	210	1.87%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$610,393,071	$73,300	$45,781	13,333	94	0.71%	499	3.74%
2009	$575,770,951	$74,600	$45,155	12,751	79	0.62%	383	3.00%
2010	$597,155,842	$77,600	$46,558	12,826	95	0.74%	389	3.03%
2011	$628,875,940	$79,600	$48,401	12,993	94	0.72%	401	3.09%
2012	$650,888,619	$81,700	$47,169	13,799	81	0.59%	366	2.65%
2013	$686,081,705	$83,200	$48,908	14,028	80	0.57%	329	2.35%
2014	$688,104,971	$84,100	$48,657	14,142	80	0.57%	332	2.35%
2015	$697,551,677	$85,200	$49,200	14,178	79	0.56%	332	2.34%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$819,487,265	$73,300	$35,382	23,161	119	0.51%	434	1.87%
2009	$809,967,941	$74,600	$35,741	22,662	101	0.45%	324	1.43%
2010	$848,876,542	$77,600	$39,540	21,469	90	0.42%	274	1.28%
2011	$878,868,755	$79,600	$37,879	23,202	98	0.42%	304	1.31%
2012	$900,808,212	$81,700	$38,897	23,159	86	0.37%	271	1.17%
2013	$914,273,054	$83,200	$39,212	23,316	97	0.42%	283	1.21%
2014	$931,973,430	$84,100	$39,392	23,659	99	0.42%	287	1.21%
2015	$953,303,429	$85,200	$39,852	23,921	100	0.42%	290	1.21%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$252,077,193	$73,300	$36,130	6,977	101	1.45%	321	4.60%
2009	$234,922,604	$74,600	$36,203	6,489	97	1.49%	258	3.98%
2010	$251,379,749	$77,600	$40,604	6,191	72	1.16%	205	3.31%
2011	$268,968,648	$79,600	$37,145	7,241	65	0.90%	221	3.05%
2012	$273,267,731	$81,700	$38,652	7,070	80	1.13%	265	3.75%
2013	$291,612,109	$83,200	$37,238	7,831	82	1.05%	236	3.01%
2014	$297,257,736	$84,100	$37,410	7,946	87	1.09%	239	3.01%
2015	$304,061,049	$85,200	$37,847	8,034	92	1.15%	242	3.01%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$62,915,873	$73,300	$30,409	2,069	28	1.35%	87	4.20%
2009	$59,655,512	$74,600	$31,564	1,890	30	1.59%	92	4.87%
2010	$58,439,134	$77,600	$31,795	1,838	23	1.25%	77	4.19%
2011	$57,503,443	$79,600	$31,066	1,851	22	1.19%	79	4.27%
2012	$52,791,008	$81,700	$32,648	1,617	21	1.30%	63	3.90%
2013	$48,846,821	$83,200	$30,004	1,628	13	0.80%	49	3.01%
2014	$49,792,498	$84,100	$30,141	1,652	13	0.79%	50	3.03%
2015	$50,932,095	$85,200	$30,498	1,670	13	0.78%	50	2.99%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$124,005,066	$73,300	$33,165	3,739	36	0.96%	101	2.70%
2009	$112,886,803	$74,600	$30,248	3,732	33	0.88%	88	2.36%
2010	$116,192,034	$77,600	$33,408	3,478	30	0.86%	88	2.53%
2011	$115,283,102	$79,600	$33,817	3,409	23	0.67%	70	2.05%
2012	$115,752,477	$81,700	$34,379	3,367	21	0.62%	65	1.93%
2013	$118,638,841	$83,200	$33,075	3,587	21	0.59%	59	1.64%
2014	$120,935,696	$84,100	$33,224	3,640	21	0.58%	60	1.65%
2015	$123,703,541	$85,200	$33,615	3,680	21	0.57%	60	1.63%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS D: MANUFACTURING

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$39,861,238,655	$73,300	$41,625	957,626	15,165	1.58%	61,730	6.45%
2009	$34,776,748,940	$74,600	$41,969	828,635	10,586	1.28%	44,425	5.36%
2010	$35,658,234,559	$77,600	$42,100	846,988	9,887	1.17%	43,392	5.12%
2011	$37,051,521,171	$79,600	$42,346	874,976	9,317	1.06%	43,579	4.98%
2012	$37,722,456,977	$81,700	$43,101	875,211	9,089	1.04%	43,615	4.98%
2013	$38,296,418,549	$83,200	$43,159	887,343	8,547	0.96%	41,438	4.67%
2014	$38,938,525,779	$84,100	$43,273	899,829	8,663	0.96%	42,004	4.67%
2015	$39,790,906,429	$85,200	$43,883	906,741	8,725	0.96%	42,315	4.67%

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

		2015 New Claims Cost		2015 Premium
Rate Group	Description	Cost Index *	Cost per Claim	Rate
		(%)	($)	($)
207	MEAT AND FISH PRODUCTS	82%	10,350	4.66
210	POULTRY PRODUCTS	68%	8,523	3.50
214	FRUIT AND VEGETABLE PRODUCTS	99%	12,436	2.68
216	DAIRY PRODUCTS	84%	10,565	2.26
220	OTHER BAKERY PRODUCTS	104%	13,132	4.00
222	CONFECTIONERY	78%	9,797	1.80
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	87%	10,914	2.79
226	CRUSHED AND GROUND FOODS	102%	12,866	1.69
230	ALCOHOLIC BEVERAGES	62%	7,871	1.55
231	SOFT DRINKS	88%	11,074	3.58
238	OTHER RUBBER PRODUCTS	144%	18,083	4.13
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	100%	12,606	2.92
261	PLASTIC FILM AND SHEETING	64%	8,103	2.46
263	OTHER PLASTIC PRODUCTS	112%	14,112	3.23
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	102%	12,791	3.71
301	CLOTHING, FIBRE AND YARN	153%	19,302	2.43
308	MILLWORK AND OTHER WOOD INDUSTRIES	82%	10,355	5.57
311	WOODEN CABINETS	143%	18,069	4.16
312	WOODEN BOXES AND PALLETS	83%	10,515	7.14

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost Cost Index * (%)	 Cost per Claim ($)	2015 Premium Rate ($)
322	UPHOLSTERED FURNITURE	256%	32,221	3.34
323	METAL FURNITURE	77%	9,664	2.33
325	WOODEN AND OTHER NON-METAL FURNITURE	119%	15,043	4.30
328	FURNITURE PARTS AND FIXTURES	140%	17,601	4.17
333	PRINTING, PLATEMAKING AND BINDING	114%	14,347	1.75
335	PUBLISHING	103%	13,002	0.56
338	FOLDING CARTONS	138%	17,369	2.65
341	PAPER PRODUCTS	174%	21,920	3.18
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	137%	17,267	2.62
358	FOUNDRIES	88%	11,033	4.29
361	NON-FERROUS METAL INDUSTRIES	107%	13,462	3.59
374	DOORS AND WINDOWS	86%	10,814	3.56
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	86%	10,859	4.71
377	COATING OF METAL PRODUCTS	114%	14,316	4.19
379	HARDWARE, TOOLS AND CUTLERY	66%	8,308	2.74
382	METAL DIES, MOULDS AND PATTERNS	55%	6,948	2.22
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	82%	10,328	2.78
385	MACHINE SHOPS	109%	13,781	2.61
387	OTHER METAL FABRICATING INDUSTRIES	93%	11,726	3.68

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost		2015 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
389	METAL CLOSURES AND CONTAINERS	97%	12,245	2.59
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	107%	13,462	3.59
393	WIRE PRODUCTS	115%	14,505	3.37
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	122%	15,352	2.32
403	OTHER MACHINERY AND EQUIPMENT	93%	11,691	1.74
406	ELEVATORS AND ESCALATORS	99%	12,414	2.70
408	BOILERS, PUMPS AND FANS	89%	11,153	2.46
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	75%	9,424	2.89
417	AIRCRAFT AND AIRCRAFT PARTS	72%	9,080	1.56
419	MOTOR VEHICLE ASSEMBLY	107%	13,462	3.59
420	MOTOR VEHICLE ENGINES AND PARTS	108%	13,659	1.89
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	107%	13,462	3.59
424	MOTOR VEHICLE STAMPINGS	107%	13,462	3.59
425	MOTOR VEHICLE WHEELS AND BRAKES	107%	13,462	3.59
428	MOTOR VEHICLE FABRIC ACCESSORIES	121%	15,299	4.58
432	TRUCKS, BUSES AND TRAILERS	83%	10,423	4.39
442	RAILROAD ROLLING STOCK	63%	7,894	2.74
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	141%	17,821	2.65
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	78%	9,878	2.45

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost		2015 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	99%	12,494	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	123%	15,488	1.55
485	BRICKS, CERAMICS AND ABRASIVES	120%	15,183	4.54
496	CONCRETE PRODUCTS	90%	11,340	5.42
497	READY-MIX CONCRETE	111%	14,033	3.93
501	NON-METALLIC MINERAL PRODUCTS	127%	15,941	3.00
502	GLASS PRODUCTS	96%	12,118	3.05
507	PETROLEUM AND COAL PRODUCTS	173%	21,757	1.17
512	RESINS, PAINT, INK AND ADHESIVES	154%	19,401	1.75
514	PHARMACEUTICALS AND MEDICINES	70%	8,864	0.96
517	SOAP AND TOILETRIES	104%	13,044	1.68
524	CHEMICAL INDUSTRIES	127%	16,061	1.96
529	JEWELRY AND INSTRUMENTS	101%	12,737	1.02
533	SIGNS AND DISPLAYS	113%	14,223	3.19
538	SPORTING GOODS AND TOYS	123%	15,504	4.28
542	OTHER MANUFACTURED PRODUCTS	146%	18,416	2.13
CLASS D	**MANUFACTURING**		**12,601**	**2.60**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.455**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.083
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.048
	Safety Groups	0.053
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.242**
B.3 TOTAL OVERHEAD EXPENSES		**0.697**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.360**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.038
	Safety Groups	0.042
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.190**
B.3 TOTAL OVERHEAD EXPENSES		**0.550**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.339**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.061
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.035
	Safety Groups	0.039
	Other Prevention	0.008
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.179**
B.3 TOTAL OVERHEAD EXPENSES		**0.518**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.299**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.054
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.031
	Safety Groups	0.035
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.157**
B.3 TOTAL OVERHEAD EXPENSES		**0.456**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.381**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.040
	Safety Groups	0.044
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.202**
B.3 TOTAL OVERHEAD EXPENSES		**0.583**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.291
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.030
	Safety Groups	0.034
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.153**
B.3 TOTAL OVERHEAD EXPENSES		**0.444**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.318**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.033
	Safety Groups	0.037
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.168**
B.3 TOTAL OVERHEAD EXPENSES		**0.486**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.304**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.031
	Safety Groups	0.035
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.160**
B.3 TOTAL OVERHEAD EXPENSES		**0.464**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.260
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.047
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.026
	Safety Groups	0.030
	Other Prevention	0.006
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	0.136
B.3 TOTAL OVERHEAD EXPENSES		0.396

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.356
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.037
	Safety Groups	0.041
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.188**
B.3 TOTAL OVERHEAD EXPENSES		**0.544**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.590
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.108
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.002
	SWA - WSPS	0.064
	Safety Groups	0.068
	Other Prevention	0.013
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	**0.315**
B.3 TOTAL OVERHEAD EXPENSES		**0.905**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.429**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.045
	Safety Groups	0.050
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.228**
B.3 TOTAL OVERHEAD EXPENSES		**0.657**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.315**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.032
	Safety Groups	0.037
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.166**
B.3 TOTAL OVERHEAD EXPENSES		**0.481**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.415**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.044
	Safety Groups	0.048
	Other Prevention	0.009
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.220**
B.3 TOTAL OVERHEAD EXPENSES		**0.635**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.409
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.043
	Safety Groups	0.047
	Other Prevention	0.009
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	0.217
B.3 TOTAL OVERHEAD EXPENSES		0.626

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.323
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.033
	Safety Groups	0.037
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	0.171
B.3 TOTAL OVERHEAD EXPENSES		0.494

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.551
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.059
	Safety Groups	0.064
	Other Prevention	0.013
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	0.294
B.3 TOTAL OVERHEAD EXPENSES		0.845

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.487**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.089
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.052
	Safety Groups	0.056
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.259**
B.3 TOTAL OVERHEAD EXPENSES		**0.746**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.693
B.2 Legislative Obligations		
	WSIAT	0.027
	Office of Worker Advisor	0.014
	Office of Employer Advisor	0.005
	OHSA	0.127
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.006
	Total Grants	0.002
	SWA - WSPS	0.076
	Safety Groups	0.080
	Other Prevention	0.016
	WHSC	0.011
	Health Clinics	0.008
	Sub-Total	0.371
B.3 TOTAL OVERHEAD EXPENSES		1.064

2015 PREMIUM RATES SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.504**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.092
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.054
	Safety Groups	0.058
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.268**
B.3 TOTAL OVERHEAD EXPENSES		**0.772**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.292**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.030
	Safety Groups	0.034
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.153**
B.3 TOTAL OVERHEAD EXPENSES		**0.445**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.474
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.051
	Safety Groups	0.055
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	0.252
B.3 TOTAL OVERHEAD EXPENSES		0.726

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.481**
B.2 Legislative Obligations		
	WSIAT	**0.019**
	Office of Worker Advisor	**0.009**
	Office of Employer Advisor	**0.003**
	OHSA	**0.088**
	Mine Rescue	**0.000**
	Program Administration	**0.000**
	Institute of Work and Health	**0.004**
	Total Grants	**0.001**
	SWA - WSPS	**0.051**
	Safety Groups	**0.056**
	Other Prevention	**0.011**
	WHSC	**0.008**
	Health Clinics	**0.006**
	Sub-Total	**0.256**
B.3 TOTAL OVERHEAD EXPENSES		**0.737**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.284**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSN	0.090
	Safety Groups	0.033
	Other Prevention	0.006
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.210**
B.3 TOTAL OVERHEAD EXPENSES		**0.494**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.142
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.026
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - WSPS	0.020
	Safety Groups	0.017
	Other Prevention	0.003
	WHSC	0.002
	Health Clinics	0.002
	Sub-Total	0.080
B.3 TOTAL OVERHEAD EXPENSES		0.222

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.309**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSN	0.096
	Safety Groups	0.036
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.226**
B.3 TOTAL OVERHEAD EXPENSES		**0.535**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.461
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSN	0.131
	Safety Groups	0.053
	Other Prevention	0.011
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	0.327
B.3 TOTAL OVERHEAD EXPENSES		0.788

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.391**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSN	0.115
	Safety Groups	0.045
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.281**
B.3 TOTAL OVERHEAD EXPENSES		**0.672**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.609
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.111
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.002
	SWA - WSPS	0.066
	Safety Groups	0.071
	Other Prevention	0.014
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	**0.325**
B.3 TOTAL OVERHEAD EXPENSES		**0.934**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.449
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.048
	Safety Groups	0.052
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	0.239
B.3 TOTAL OVERHEAD EXPENSES		0.688

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* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.408
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.043
	Safety Groups	0.047
	Other Prevention	0.009
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	0.216
B.3 TOTAL OVERHEAD EXPENSES		0.624

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.552
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.101
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.059
	Safety Groups	0.064
	Other Prevention	0.013
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.294**
B.3 TOTAL OVERHEAD EXPENSES		**0.846**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.488
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.089
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.052
	Safety Groups	0.057
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	0.260
B.3 TOTAL OVERHEAD EXPENSES		0.748

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.305**
B.2 Legislative Obligations		
	WSIAT	**0.012**
	Office of Worker Advisor	**0.006**
	Office of Employer Advisor	**0.002**
	OHSA	**0.055**
	Mine Rescue	**0.000**
	Program Administration	**0.000**
	Institute of Work and Health	**0.002**
	Total Grants	**0.001**
	SWA - WSPS	**0.031**
	Safety Groups	**0.035**
	Other Prevention	**0.007**
	WHSC	**0.005**
	Health Clinics	**0.004**
	Sub-Total	**0.161**
B.3 TOTAL OVERHEAD EXPENSES		**0.466**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.326
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.034
	Safety Groups	0.038
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	0.172
B.3 TOTAL OVERHEAD EXPENSES		0.498

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.432**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.046
	Safety Groups	0.050
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.229**
B.3 TOTAL OVERHEAD EXPENSES		**0.661**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.418
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.044
	Safety Groups	0.048
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	0.222
B.3 TOTAL OVERHEAD EXPENSES		0.640

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.429**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.045
	Safety Groups	0.050
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.228**
B.3 TOTAL OVERHEAD EXPENSES		**0.657**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.420**
B.2 Legislative Obligations		
	WSIAT	**0.016**
	Office of Worker Advisor	**0.008**
	Office of Employer Advisor	**0.003**
	OHSA	**0.077**
	Mine Rescue	**0.000**
	Program Administration	**0.000**
	Institute of Work and Health	**0.003**
	Total Grants	**0.001**
	SWA - WSPS	**0.044**
	Safety Groups	**0.049**
	Other Prevention	**0.010**
	WHSC	**0.007**
	Health Clinics	**0.005**
	Sub-Total	**0.223**
B.3 TOTAL OVERHEAD EXPENSES		**0.643**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.449**
B.2 Legislative Obligations		
	WSIAT	**0.017**
	Office of Worker Advisor	**0.009**
	Office of Employer Advisor	**0.003**
	OHSA	**0.082**
	Mine Rescue	**0.000**
	Program Administration	**0.000**
	Institute of Work and Health	**0.004**
	Total Grants	**0.001**
	SWA - WSPS	**0.048**
	Safety Groups	**0.052**
	Other Prevention	**0.010**
	WHSC	**0.007**
	Health Clinics	**0.005**
	Sub-Total	**0.239**
B.3 TOTAL OVERHEAD EXPENSES		**0.688**

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.432**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.079
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.046
	Safety Groups	0.050
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.229**
B.3 TOTAL OVERHEAD EXPENSES		**0.661**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.372
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.068
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.039
	Safety Groups	0.043
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.197**
B.3 TOTAL OVERHEAD EXPENSES		**0.569**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.302
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.031
	Safety Groups	0.035
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	0.159
B.3 TOTAL OVERHEAD EXPENSES		0.461

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.356**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.037
	Safety Groups	0.041
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.188**
B.3 TOTAL OVERHEAD EXPENSES		**0.544**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.324
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.033
	Safety Groups	0.038
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.171**
B.3 TOTAL OVERHEAD EXPENSES		**0.495**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.407**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.074
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.043
	Safety Groups	0.047
	Other Prevention	0.009
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.216**
B.3 TOTAL OVERHEAD EXPENSES		**0.623**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 417: AIRCRAFT AND AIRCRAFT PARTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.243
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.044
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.024
	Safety Groups	0.028
	Other Prevention	0.006
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	0.127
B.3 TOTAL OVERHEAD EXPENSES		0.370

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.449**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.048
	Safety Groups	0.052
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.239**
B.3 TOTAL OVERHEAD EXPENSES		**0.688**

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* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 420: MOTOR VEHICLE ENGINES AND PARTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.343**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.036
	Safety Groups	0.040
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.181**
B.3 TOTAL OVERHEAD EXPENSES		**0.524**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.449**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.048
	Safety Groups	0.052
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.239**
B.3 TOTAL OVERHEAD EXPENSES		**0.688**

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* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.449**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.048
	Safety Groups	0.052
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.239**
B.3 TOTAL OVERHEAD EXPENSES		**0.688**

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* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.449**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.082
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.048
	Safety Groups	0.052
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.239**
B.3 TOTAL OVERHEAD EXPENSES		**0.688**

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* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.602
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.110
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.002
	SWA - WSPS	0.065
	Safety Groups	0.070
	Other Prevention	0.014
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	0.321
B.3 TOTAL OVERHEAD EXPENSES		0.923

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.524
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.096
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.056
	Safety Groups	0.061
	Other Prevention	0.012
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	0.279
B.3 TOTAL OVERHEAD EXPENSES		0.803

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.310
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.056
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.032
	Safety Groups	0.036
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.164**
B.3 TOTAL OVERHEAD EXPENSES		**0.474**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.426
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.078
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.045
	Safety Groups	0.049
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.226**
B.3 TOTAL OVERHEAD EXPENSES		**0.652**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.316**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.057
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.032
	Safety Groups	0.037
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.166**
B.3 TOTAL OVERHEAD EXPENSES		**0.482**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.076
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.014
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - WSPS	0.018
	Safety Groups	0.009
	Other Prevention	0.002
	WHSC	0.001
	Health Clinics	0.001
	Sub-Total	**0.049**
B.3 TOTAL OVERHEAD EXPENSES		**0.125**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.278
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.050
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.028
	Safety Groups	0.032
	Other Prevention	0.006
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.146**
B.3 TOTAL OVERHEAD EXPENSES		**0.424**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.464**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.085
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.049
	Safety Groups	0.054
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.247**
B.3 TOTAL OVERHEAD EXPENSES		**0.711**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.550
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.100
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.059
	Safety Groups	0.064
	Other Prevention	0.013
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.293**
B.3 TOTAL OVERHEAD EXPENSES		**0.843**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.401
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - IHSA	0.069
	Safety Groups	0.046
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	0.239
B.3 TOTAL OVERHEAD EXPENSES		0.640

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.380**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.040
	Safety Groups	0.044
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.201**
B.3 TOTAL OVERHEAD EXPENSES		**0.581**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.472**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.086
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - WSPS	0.050
	Safety Groups	0.055
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.251**
B.3 TOTAL OVERHEAD EXPENSES		**0.723**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.257
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.046
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.026
	Safety Groups	0.030
	Other Prevention	0.006
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.134**
B.3 TOTAL OVERHEAD EXPENSES		**0.391**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.328**
B.2 Legislative Obligations		
	WSIAT	**0.013**
	Office of Worker Advisor	**0.006**
	Office of Employer Advisor	**0.002**
	OHSA	**0.059**
	Mine Rescue	**0.000**
	Program Administration	**0.000**
	Institute of Work and Health	**0.003**
	Total Grants	**0.001**
	SWA - WSPS	**0.034**
	Safety Groups	**0.038**
	Other Prevention	**0.007**
	WHSC	**0.005**
	Health Clinics	**0.004**
	Sub-Total	**0.173**
B.3 TOTAL OVERHEAD EXPENSES		**0.501**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.208**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.037
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.022
	Safety Groups	0.024
	Other Prevention	0.005
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.110**
B.3 TOTAL OVERHEAD EXPENSES		**0.318**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.267
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.048
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.027
	Safety Groups	0.031
	Other Prevention	0.006
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	0.140
B.3 TOTAL OVERHEAD EXPENSES		0.407

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.273**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.049
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.028
	Safety Groups	0.032
	Other Prevention	0.006
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	0.143
B.3 TOTAL OVERHEAD EXPENSES		**0.416**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.193
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.035
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.021
	Safety Groups	0.022
	Other Prevention	0.004
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	0.103
B.3 TOTAL OVERHEAD EXPENSES		0.296

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.326
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.034
	Safety Groups	0.038
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	0.172
B.3 TOTAL OVERHEAD EXPENSES		0.498

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.383
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.003
	OHSA	0.070
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.040
	Safety Groups	0.044
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	0.203
B.3 TOTAL OVERHEAD EXPENSES		0.586

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.292
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.053
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.030
	Safety Groups	0.034
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	0.153
B.3 TOTAL OVERHEAD EXPENSES		0.445

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS D: MANUFACTURING

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.345**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA	0.042
	Safety Groups	0.040
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.189**
B.3 TOTAL OVERHEAD EXPENSES		**0.534**

2015 PREMIUM RATE COMPONENTS

RATE GROUP 207: MEAT AND FISH PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.049	2.049	44%	1.667	1.667	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.455			0.443		
2. Legislative Obligations	0.242			0.174		
3. TOTAL OVERHEAD EXPENSES	0.697	0.697	15%	0.617	0.617	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.914	1.914	41%	2.376	2.376	51%
D. TOTAL PREMIUM RATE (A+B+C)		4.66	100%		4.66	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 210: POULTRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.384	1.384	40%	1.159	1.159	33%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.360			0.363		
2. Legislative Obligations	0.190			0.142		
3. TOTAL OVERHEAD EXPENSES	0.550	0.550	16%	0.505	0.505	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.566	1.566	45%	1.836	1.836	52%
D. TOTAL PREMIUM RATE (A+B+C)		3.50	100%		3.50	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 214: FRUIT AND VEGETABLE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.237	1.237	46%	1.195	1.195	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.339			0.368		
2. Legislative Obligations	0.179			0.144		
3. TOTAL OVERHEAD EXPENSES	0.518	0.518	19%	0.512	0.512	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.925	0.925	35%	0.973	0.973	36%
D. TOTAL PREMIUM RATE (A+B+C)		2.68	100%		2.68	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 216: DAIRY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.956	0.956	42%	0.936	0.936	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.299			0.327		
2. Legislative Obligations	0.157			0.127		
3. TOTAL OVERHEAD EXPENSES	0.456	0.456	20%	0.454	0.454	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.848	0.848	38%	0.870	0.870	38%
D. TOTAL PREMIUM RATE (A+B+C)		2.26	100%		2.26	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 220: OTHER BAKERY PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.533	1.533	38%	1.301	1.301	33%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.381			0.386		
2. Legislative Obligations	0.202			0.151		
3. TOTAL OVERHEAD EXPENSES	0.583	0.583	15%	0.537	0.537	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.884	1.884	47%	2.162	2.162	54%
D. TOTAL PREMIUM RATE (A+B+C)		4.00	100%		4.00	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 222: CONFECTIONERY

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.899	0.899	50%	0.833	0.833	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.291			0.311		
2. Legislative Obligations	0.153			0.120		
3. TOTAL OVERHEAD EXPENSES	0.444	0.444	25%	0.431	0.431	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.457	0.457	25%	0.536	0.536	30%
D. TOTAL PREMIUM RATE (A+B+C)		1.80	100%		1.80	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 223: BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.094	1.094	39%	0.983	0.983	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.318			0.335		
2. Legislative Obligations	0.168			0.130		
3. TOTAL OVERHEAD EXPENSES	0.486	0.486	17%	0.465	0.465	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.210	1.210	43%	1.342	1.342	48%
D. TOTAL PREMIUM RATE (A+B+C)		2.79	100%		2.79	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 226: CRUSHED AND GROUND FOODS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.992	0.992	59%	0.787	0.787	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.304			0.304		
2. Legislative Obligations	0.160			0.118		
3. TOTAL OVERHEAD EXPENSES	0.464	0.464	27%	0.422	0.422	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.234	0.234	14%	0.481	0.481	28%
D. TOTAL PREMIUM RATE (A+B+C)		1.69	100%		1.69	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 230: ALCOHOLIC BEVERAGES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.685	0.685	44%	0.621	0.621	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.260			0.278		
2. Legislative Obligations	0.136			0.107		
3. TOTAL OVERHEAD EXPENSES	0.396	0.396	26%	0.385	0.385	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.469	0.469	30%	0.544	0.544	35%
D. TOTAL PREMIUM RATE (A+B+C)		1.55	100%		1.55	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 231: SOFT DRINKS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.360	1.360	38%	1.248	1.248	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.356			0.377		
2. Legislative Obligations	0.188			0.147		
3. TOTAL OVERHEAD EXPENSES	0.544	0.544	15%	0.524	0.524	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.676	1.676	47%	1.808	1.808	51%
D. TOTAL PREMIUM RATE (A+B+C)		3.58	100%		3.58	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 238: OTHER RUBBER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.996	2.996	73%	2.926	2.926	71%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.590			0.638		
2. Legislative Obligations	0.315			0.253		
3. TOTAL OVERHEAD EXPENSES	0.905	0.905	22%	0.891	0.891	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.229	0.229	6%	0.313	0.313	8%
D. TOTAL PREMIUM RATE (A+B+C)		4.13	100%		4.13	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 258: FOAMED AND EXPANDED PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.869	1.869	64%	2.016	2.016	69%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.429			0.496		
2. Legislative Obligations	0.228			0.195		
3. TOTAL OVERHEAD EXPENSES	0.657	0.657	23%	0.691	0.691	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.394	0.394	13%	0.213	0.213	7%
D. TOTAL PREMIUM RATE (A+B+C)		2.92	100%		2.92	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 261: PLASTIC FILM AND SHEETING

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.071	1.071	44%	1.068	1.068	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.315			0.348		
2. Legislative Obligations	0.166			0.135		
3. TOTAL OVERHEAD EXPENSES	0.481	0.481	20%	0.483	0.483	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.908	0.908	37%	0.909	0.909	37%
D. TOTAL PREMIUM RATE (A+B+C)		2.46	100%		2.46	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 263: OTHER PLASTIC PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.774	1.774	55%	1.642	1.642	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.415			0.438		
2. Legislative Obligations	0.220			0.172		
3. TOTAL OVERHEAD EXPENSES	0.635	0.635	20%	0.610	0.610	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.821	0.821	25%	0.978	0.978	30%
D. TOTAL PREMIUM RATE (A+B+C)		3.23	100%		3.23	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 289: CLOTH, CARPETS AND TEXTILE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.729	1.729	47%	1.887	1.887	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.409			0.476		
2. Legislative Obligations	0.217			0.187		
3. TOTAL OVERHEAD EXPENSES	0.626	0.626	17%	0.663	0.663	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.355	1.355	37%	1.160	1.160	31%
D. TOTAL PREMIUM RATE (A+B+C)		3.71	100%		3.71	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 301: CLOTHING, FIBRE AND YARN

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.130	1.130	47%	1.288	1.288	53%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.323			0.382		
2. Legislative Obligations	0.171			0.149		
3. TOTAL OVERHEAD EXPENSES	0.494	0.494	20%	0.531	0.531	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.806	0.806	33%	0.611	0.611	25%
D. TOTAL PREMIUM RATE (A+B+C)		2.43	100%		2.43	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 308: MILLWORK AND OTHER WOOD INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.728	2.728	49%	2.315	2.315	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.551			0.545		
2. Legislative Obligations	0.294			0.215		
3. TOTAL OVERHEAD EXPENSES	0.845	0.845	15%	0.760	0.760	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.997	1.997	36%	2.495	2.495	45%
D. TOTAL PREMIUM RATE (A+B+C)		5.57	100%		5.57	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 311: WOODEN CABINETS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.277	2.277	55%	2.101	2.101	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.487			0.510		
2. Legislative Obligations	0.259			0.201		
3. TOTAL OVERHEAD EXPENSES	0.746	0.746	18%	0.711	0.711	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.137	1.137	27%	1.348	1.348	32%
D. TOTAL PREMIUM RATE (A+B+C)		4.16	100%		4.16	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 312: WOODEN BOXES AND PALLETS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.724	3.724	52%	4.337	4.337	61%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.693			0.860		
2. Legislative Obligations	0.371			0.342		
3. TOTAL OVERHEAD EXPENSES	1.064	1.064	15%	1.202	1.202	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.352	2.352	33%	1.601	1.601	22%
D. TOTAL PREMIUM RATE (A+B+C)		7.14	100%		7.14	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 322: UPHOLSTERED FURNITURE

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.392	2.392	72%	2.456	2.456	74%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.504			0.565		
2. Legislative Obligations	0.268			0.223		
3. TOTAL OVERHEAD EXPENSES	0.772	0.772	23%	0.788	0.788	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.176	0.176	5%	0.096	0.096	3%
D. TOTAL PREMIUM RATE (A+B+C)		3.34	100%		3.34	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 323: METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.907	0.907	39%	0.896	0.896	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.292			0.321		
2. Legislative Obligations	0.153			0.125		
3. TOTAL OVERHEAD EXPENSES	0.445	0.445	19%	0.446	0.446	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.978	0.978	42%	0.988	0.988	42%
D. TOTAL PREMIUM RATE (A+B+C)		2.33	100%		2.33	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 325: WOODEN AND OTHER NON-METAL FURNITURE

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.187	2.187	51%	2.024	2.024	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.474			0.498		
2. Legislative Obligations	0.252			0.196		
3. TOTAL OVERHEAD EXPENSES	0.726	0.726	17%	0.694	0.694	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.387	1.387	32%	1.582	1.582	37%
D. TOTAL PREMIUM RATE (A+B+C)		4.30	100%		4.30	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 328: FURNITURE PARTS AND FIXTURES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.233	2.233	54%	2.247	2.247	54%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.481			0.533		
2. Legislative Obligations	0.256			0.210		
3. TOTAL OVERHEAD EXPENSES	0.737	0.737	18%	0.743	0.743	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.200	1.200	29%	1.180	1.180	28%
D. TOTAL PREMIUM RATE (A+B+C)		4.17	100%		4.17	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 333: PRINTING, PLATEMAKING AND BINDING

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.855	0.855	49%	0.756	0.756	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.284			0.299		
2. Legislative Obligations	0.210			0.175		
3. TOTAL OVERHEAD EXPENSES	0.494	0.494	28%	0.474	0.474	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.401	0.401	23%	0.520	0.520	30%
D. TOTAL PREMIUM RATE (A+B+C)		1.75	100%		1.75	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 335: PUBLISHING

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.289	0.289	52%	0.243	0.243	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.142			0.132		
2. Legislative Obligations	0.080			0.058		
3. TOTAL OVERHEAD EXPENSES	0.222	0.222	40%	0.190	0.190	34%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.049	0.049	9%	0.127	0.127	23%
D. TOTAL PREMIUM RATE (A+B+C)		0.56	100%		0.56	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 338: FOLDING CARTONS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.026	1.026	39%	0.814	0.814	31%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.309			0.309		
2. Legislative Obligations	0.226			0.181		
3. TOTAL OVERHEAD EXPENSES	0.535	0.535	20%	0.490	0.490	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.089	1.089	41%	1.346	1.346	51%
D. TOTAL PREMIUM RATE (A+B+C)		2.65	100%		2.65	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 341: PAPER PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.092	2.092	66%	1.610	1.610	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.461			0.433		
2. Legislative Obligations	0.327			0.244		
3. TOTAL OVERHEAD EXPENSES	0.788	0.788	25%	0.677	0.677	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.300	0.300	9%	0.893	0.893	28%
D. TOTAL PREMIUM RATE (A+B+C)		3.18	100%		3.18	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 352: STEEL AND OTHER SMELTING AND REFINING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.607	1.607	61%	1.333	1.333	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.391			0.389		
2. Legislative Obligations	0.281			0.222		
3. TOTAL OVERHEAD EXPENSES	0.672	0.672	26%	0.611	0.611	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.341	0.341	13%	0.676	0.676	26%
D. TOTAL PREMIUM RATE (A+B+C)		2.62	100%		2.62	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 358: FOUNDRIES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.131	3.131	73%	2.418	2.418	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.609			0.559		
2. Legislative Obligations	0.325			0.221		
3. TOTAL OVERHEAD EXPENSES	0.934	0.934	22%	0.780	0.780	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.225	0.225	5%	1.092	1.092	25%
D. TOTAL PREMIUM RATE (A+B+C)		4.29	100%		4.29	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 361: NON-FERROUS METAL INDUSTRIES*

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.008	2.008	56%	2.439	2.439	68%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.449			0.562		
2. Legislative Obligations	0.239			0.222		
3. TOTAL OVERHEAD EXPENSES	0.688	0.688	19%	0.784	0.784	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.894	0.894	25%	0.367	0.367	10%
D. TOTAL PREMIUM RATE (A+B+C)		3.59	100%		3.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 premium rate.

2015 PREMIUM RATE COMPONENTS

RATE GROUP 374: DOORS AND WINDOWS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.720	1.720	48%	1.569	1.569	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.408			0.427		
2. Legislative Obligations	0.216			0.167		
3. TOTAL OVERHEAD EXPENSES	0.624	0.624	18%	0.594	0.594	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.216	1.216	34%	1.397	1.397	39%
D. TOTAL PREMIUM RATE (A+B+C)		3.56	100%		3.56	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 375: STRUCTURAL AND ARCHITECTURAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.732	2.732	58%	2.547	2.547	54%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.552			0.580		
2. Legislative Obligations	0.294			0.229		
3. TOTAL OVERHEAD EXPENSES	0.846	0.846	18%	0.809	0.809	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.132	1.132	24%	1.354	1.354	29%
D. TOTAL PREMIUM RATE (A+B+C)		4.71	100%		4.71	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 377: COATING OF METAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.282	2.282	54%	2.173	2.173	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.488			0.521		
2. Legislative Obligations	0.260			0.205		
3. TOTAL OVERHEAD EXPENSES	0.748	0.748	18%	0.726	0.726	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.160	1.160	28%	1.291	1.291	31%
D. TOTAL PREMIUM RATE (A+B+C)		4.19	100%		4.19	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 379: HARDWARE, TOOLS AND CUTLERY

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.001	1.001	37%	1.175	1.175	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.305			0.365		
2. Legislative Obligations	0.161			0.142		
3. TOTAL OVERHEAD EXPENSES	0.466	0.466	17%	0.507	0.507	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.273	1.273	46%	1.058	1.058	39%
D. TOTAL PREMIUM RATE (A+B+C)		2.74	100%		2.74	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 382: METAL DIES, MOULDS AND PATTERNS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.148	1.148	52%	1.337	1.337	60%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.326			0.390		
2. Legislative Obligations	0.172			0.152		
3. TOTAL OVERHEAD EXPENSES	0.498	0.498	22%	0.542	0.542	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.574	0.574	26%	0.341	0.341	15%
D. TOTAL PREMIUM RATE (A+B+C)		2.22	100%		2.22	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 383: HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.891	1.891	68%	1.370	1.370	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.432			0.395		
2. Legislative Obligations	0.229			0.154		
3. TOTAL OVERHEAD EXPENSES	0.661	0.661	24%	0.549	0.549	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.228	0.228	8%	0.861	0.861	31%
D. TOTAL PREMIUM RATE (A+B+C)		2.78	100%		2.78	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 385: MACHINE SHOPS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.790	1.790	69%	1.698	1.698	65%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.418			0.446		
2. Legislative Obligations	0.222			0.175		
3. TOTAL OVERHEAD EXPENSES	0.640	0.640	25%	0.621	0.621	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.180	0.180	7%	0.291	0.291	11%
D. TOTAL PREMIUM RATE (A+B+C)		2.61	100%		2.61	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 387: OTHER METAL FABRICATING INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.871	1.871	51%	1.832	1.832	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.429			0.468		
2. Legislative Obligations	0.228			0.184		
3. TOTAL OVERHEAD EXPENSES	0.657	0.657	18%	0.652	0.652	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.152	1.152	31%	1.196	1.196	33%
D. TOTAL PREMIUM RATE (A+B+C)		3.68	100%		3.68	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 389: METAL CLOSURES AND CONTAINERS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.809	1.809	70%	1.858	1.858	72%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.420			0.471		
2. Legislative Obligations	0.223			0.185		
3. TOTAL OVERHEAD EXPENSES	0.643	0.643	25%	0.656	0.656	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.138	0.138	5%	0.076	0.076	3%
D. TOTAL PREMIUM RATE (A+B+C)		2.59	100%		2.59	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 390: OTHER STAMPED AND PRESSED METAL PRODUCTS*

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.008	2.008	56%	2.439	2.439	68%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.449			0.562		
2. Legislative Obligations	0.239			0.222		
3. TOTAL OVERHEAD EXPENSES	0.688	0.688	19%	0.784	0.784	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.894	0.894	25%	0.367	0.367	10%
D. TOTAL PREMIUM RATE (A+B+C)		3.59	100%		3.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 premium rate.

2015 PREMIUM RATE COMPONENTS

RATE GROUP 393: WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.890	1.890	56%	1.870	1.870	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.432			0.473		
2. Legislative Obligations	0.229			0.186		
3. TOTAL OVERHEAD EXPENSES	0.661	0.661	20%	0.659	0.659	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.819	0.819	24%	0.841	0.841	25%
D. TOTAL PREMIUM RATE (A+B+C)		3.37	100%		3.37	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 402: MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.471	1.471	63%	1.479	1.479	64%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.372			0.412		
2. Legislative Obligations	0.197			0.161		
3. TOTAL OVERHEAD EXPENSES	0.569	0.569	25%	0.573	0.573	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.280	0.280	12%	0.268	0.268	12%
D. TOTAL PREMIUM RATE (A+B+C)		2.32	100%		2.32	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 403: OTHER MACHINERY AND EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.979	0.979	56%	0.898	0.898	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.302			0.321		
2. Legislative Obligations	0.159			0.125		
3. TOTAL OVERHEAD EXPENSES	0.461	0.461	26%	0.446	0.446	26%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.300	0.300	17%	0.396	0.396	23%
D. TOTAL PREMIUM RATE (A+B+C)		1.74	100%		1.74	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 406: ELEVATORS AND ESCALATORS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.358	1.358	50%	0.985	0.985	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.356			0.335		
2. Legislative Obligations	0.188			0.130		
3. TOTAL OVERHEAD EXPENSES	0.544	0.544	20%	0.465	0.465	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.798	0.798	30%	1.250	1.250	46%
D. TOTAL PREMIUM RATE (A+B+C)		2.70	100%		2.70	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 408: BOILERS, PUMPS AND FANS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.131	1.131	46%	1.087	1.087	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.324			0.351		
2. Legislative Obligations	0.171			0.137		
3. TOTAL OVERHEAD EXPENSES	0.495	0.495	20%	0.488	0.488	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.834	0.834	34%	0.885	0.885	36%
D. TOTAL PREMIUM RATE (A+B+C)		2.46	100%		2.46	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 411: AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.713	1.713	59%	1.758	1.758	61%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.407			0.456		
2. Legislative Obligations	0.216			0.179		
3. TOTAL OVERHEAD EXPENSES	0.623	0.623	22%	0.635	0.635	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.554	0.554	19%	0.497	0.497	17%
D. TOTAL PREMIUM RATE (A+B+C)		2.89	100%		2.89	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 417: AIRCRAFT AND AIRCRAFT PARTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.563	0.563	36%	0.459	0.459	29%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.243			0.249		
2. Legislative Obligations	0.127			0.096		
3. TOTAL OVERHEAD EXPENSES	0.370	0.370	24%	0.345	0.345	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.627	0.627	40%	0.756	0.756	48%
D. TOTAL PREMIUM RATE (A+B+C)		1.56	100%		1.56	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 419: MOTOR VEHICLE ASSEMBLY*

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.008	2.008	56%	2.439	2.439	68%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.449			0.562		
2. Legislative Obligations	0.239			0.222		
3. TOTAL OVERHEAD EXPENSES	0.688	0.688	19%	0.784	0.784	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.894	0.894	25%	0.367	0.367	10%
D. TOTAL PREMIUM RATE (A+B+C)		3.59	100%		3.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 premium rate.

2015 PREMIUM RATE COMPONENTS

RATE GROUP 420: MOTOR VEHICLE ENGINES AND PARTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.266	1.266	67%	1.256	1.256	66%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.343			0.377		
2. Legislative Obligations	0.181			0.147		
3. TOTAL OVERHEAD EXPENSES	0.524	0.524	28%	0.524	0.524	28%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.100	0.100	5%	0.110	0.110	6%
D. TOTAL PREMIUM RATE (A+B+C)		1.89	100%		1.89	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 421: OTHER MOTOR VEHICLE PARTS AND EQUIPMENT*

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.008	2.008	56%	2.439	2.439	68%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.449			0.562		
2. Legislative Obligations	0.239			0.222		
3. TOTAL OVERHEAD EXPENSES	0.688	0.688	19%	0.784	0.784	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.894	0.894	25%	0.367	0.367	10%
D. TOTAL PREMIUM RATE (A+B+C)		3.59	100%		3.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 premium rate.

2015 PREMIUM RATE COMPONENTS

RATE GROUP 424: MOTOR VEHICLE STAMPINGS*

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.008	2.008	56%	2.439	2.439	68%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.449			0.562		
2. Legislative Obligations	0.239			0.222		
3. TOTAL OVERHEAD EXPENSES	0.688	0.688	19%	0.784	0.784	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.894	0.894	25%	0.367	0.367	10%
D. TOTAL PREMIUM RATE (A+B+C)		3.59	100%		3.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 premium rate.

2015 PREMIUM RATE COMPONENTS

RATE GROUP 425: MOTOR VEHICLE WHEELS AND BRAKES*

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.008	2.008	56%	2.439	2.439	68%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.449			0.562		
2. Legislative Obligations	0.239			0.222		
3. TOTAL OVERHEAD EXPENSES	0.688	0.688	19%	0.784	0.784	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.894	0.894	25%	0.367	0.367	10%
D. TOTAL PREMIUM RATE (A+B+C)		3.59	100%		3.59	100%

* Experience for rate groups 361, 390, 419, 421, 424 and 425 has been combined in order to determine a common 2015 premium rate.

2015 PREMIUM RATE COMPONENTS

RATE GROUP 428: MOTOR VEHICLE FABRIC ACCESSORIES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.081	3.081	67%	3.446	3.446	75%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.602			0.720		
2. Legislative Obligations	0.321			0.285		
3. TOTAL OVERHEAD EXPENSES	0.923	0.923	20%	1.005	1.005	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.576	0.576	13%	0.129	0.129	3%
D. TOTAL PREMIUM RATE (A+B+C)		4.58	100%		4.58	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 432: TRUCKS, BUSES AND TRAILERS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.534	2.534	58%	2.715	2.715	62%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.524			0.606		
2. Legislative Obligations	0.279			0.239		
3. TOTAL OVERHEAD EXPENSES	0.803	0.803	18%	0.845	0.845	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.053	1.053	24%	0.830	0.830	19%
D. TOTAL PREMIUM RATE (A+B+C)		4.39	100%		4.39	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 442: RAILROAD ROLLING STOCK

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.037	1.037	38%	1.026	1.026	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.310			0.342		
2. Legislative Obligations	0.164			0.133		
3. TOTAL OVERHEAD EXPENSES	0.474	0.474	17%	0.475	0.475	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.229	1.229	45%	1.239	1.239	45%
D. TOTAL PREMIUM RATE (A+B+C)		2.74	100%		2.74	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 460: LIGHTING AND SMALL ELECTRICAL APPLIANCES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.851	1.851	70%	1.514	1.514	57%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.426			0.417		
2. Legislative Obligations	0.226			0.163		
3. TOTAL OVERHEAD EXPENSES	0.652	0.652	25%	0.580	0.580	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.147	0.147	6%	0.556	0.556	21%
D. TOTAL PREMIUM RATE (A+B+C)		2.65	100%		2.65	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 466: COMMUNICATION AND ENERGY WIRE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.075	1.075	44%	1.207	1.207	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.316			0.370		
2. Legislative Obligations	0.166			0.144		
3. TOTAL OVERHEAD EXPENSES	0.482	0.482	20%	0.514	0.514	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.893	0.893	36%	0.729	0.729	30%
D. TOTAL PREMIUM RATE (A+B+C)		2.45	100%		2.45	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 468: ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.154	0.154	39%	0.114	0.114	29%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.076			0.062		
2. Legislative Obligations	0.049			0.035		
3. TOTAL OVERHEAD EXPENSES	0.125	0.125	32%	0.097	0.097	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.111	0.111	28%	0.179	0.179	46%
D. TOTAL PREMIUM RATE (A+B+C)		0.39	100%		0.39	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 477: INDUSTRIAL ELECTRICAL EQUIPMENT

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.814	0.814	53%	0.703	0.703	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.278			0.290		
2. Legislative Obligations	0.146			0.112		
3. TOTAL OVERHEAD EXPENSES	0.424	0.424	27%	0.402	0.402	26%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.312	0.312	20%	0.445	0.445	29%
D. TOTAL PREMIUM RATE (A+B+C)		1.55	100%		1.55	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 485: BRICKS, CERAMICS AND ABRASIVES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.116	2.116	47%	2.521	2.521	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.464			0.576		
2. Legislative Obligations	0.247			0.227		
3. TOTAL OVERHEAD EXPENSES	0.711	0.711	16%	0.803	0.803	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.713	1.713	38%	1.216	1.216	27%
D. TOTAL PREMIUM RATE (A+B+C)		4.54	100%		4.54	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 496: CONCRETE PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.717	2.717	50%	2.442	2.442	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.550			0.564		
2. Legislative Obligations	0.293			0.223		
3. TOTAL OVERHEAD EXPENSES	0.843	0.843	16%	0.787	0.787	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.860	1.860	34%	2.191	2.191	40%
D. TOTAL PREMIUM RATE (A+B+C)		5.42	100%		5.42	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 497: READY-MIX CONCRETE

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.673	1.673	43%	1.943	1.943	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.401			0.485		
2. Legislative Obligations	0.239			0.221		
3. TOTAL OVERHEAD EXPENSES	0.640	0.640	16%	0.706	0.706	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.617	1.617	41%	1.281	1.281	33%
D. TOTAL PREMIUM RATE (A+B+C)		3.93	100%		3.93	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 501: NON-METALLIC MINERAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.526	1.526	51%	1.292	1.292	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.380			0.383		
2. Legislative Obligations	0.201			0.150		
3. TOTAL OVERHEAD EXPENSES	0.581	0.581	19%	0.533	0.533	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.893	0.893	30%	1.175	1.175	39%
D. TOTAL PREMIUM RATE (A+B+C)		3.00	100%		3.00	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 502: GLASS PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.169	2.169	71%	2.227	2.227	73%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.472			0.529		
2. Legislative Obligations	0.251			0.208		
3. TOTAL OVERHEAD EXPENSES	0.723	0.723	24%	0.737	0.737	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.158	0.158	5%	0.086	0.086	3%
D. TOTAL PREMIUM RATE (A+B+C)		3.05	100%		3.05	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 507: PETROLEUM AND COAL PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.662	0.662	57%	0.555	0.555	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.257			0.267		
2. Legislative Obligations	0.134			0.103		
3. TOTAL OVERHEAD EXPENSES	0.391	0.391	33%	0.370	0.370	32%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.117	0.117	10%	0.245	0.245	21%
D. TOTAL PREMIUM RATE (A+B+C)		1.17	100%		1.17	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 512: RESINS, PAINT, INK AND ADHESIVES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.158	1.158	66%	1.061	1.061	61%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.328			0.346		
2. Legislative Obligations	0.173			0.135		
3. TOTAL OVERHEAD EXPENSES	0.501	0.501	29%	0.481	0.481	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.091	0.091	5%	0.208	0.208	12%
D. TOTAL PREMIUM RATE (A+B+C)		1.75	100%		1.75	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 514: PHARMACEUTICALS AND MEDICINES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.424	0.424	44%	0.323	0.323	34%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.208			0.175		
2. Legislative Obligations	0.110			0.072		
3. TOTAL OVERHEAD EXPENSES	0.318	0.318	33%	0.247	0.247	26%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.218	0.218	23%	0.390	0.390	41%
D. TOTAL PREMIUM RATE (A+B+C)		0.96	100%		0.96	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 517: SOAP AND TOILETRIES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.734	0.734	44%	0.587	0.587	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.267			0.273		
2. Legislative Obligations	0.140			0.105		
3. TOTAL OVERHEAD EXPENSES	0.407	0.407	24%	0.378	0.378	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.539	0.539	32%	0.715	0.715	43%
D. TOTAL PREMIUM RATE (A+B+C)		1.68	100%		1.68	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 524: CHEMICAL INDUSTRIES

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.776	0.776	40%	0.689	0.689	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.273			0.289		
2. Legislative Obligations	0.143			0.111		
3. TOTAL OVERHEAD EXPENSES	0.416	0.416	21%	0.400	0.400	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.768	0.768	39%	0.871	0.871	44%
D. TOTAL PREMIUM RATE (A+B+C)		1.96	100%		1.96	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 529: JEWELRY AND INSTRUMENTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.393	0.393	39%	0.304	0.304	30%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.193			0.165		
2. Legislative Obligations	0.103			0.069		
3. TOTAL OVERHEAD EXPENSES	0.296	0.296	29%	0.234	0.234	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.331	0.331	32%	0.482	0.482	47%
D. TOTAL PREMIUM RATE (A+B+C)		1.02	100%		1.02	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 533: SIGNS AND DISPLAYS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.149	1.149	36%	1.287	1.287	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.326			0.383		
2. Legislative Obligations	0.172			0.149		
3. TOTAL OVERHEAD EXPENSES	0.498	0.498	16%	0.532	0.532	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.543	1.543	48%	1.371	1.371	43%
D. TOTAL PREMIUM RATE (A+B+C)		3.19	100%		3.19	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 538: SPORTING GOODS AND TOYS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.545	1.545	36%	1.479	1.479	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.383			0.414		
2. Legislative Obligations	0.203			0.162		
3. TOTAL OVERHEAD EXPENSES	0.586	0.586	14%	0.576	0.576	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.149	2.149	50%	2.225	2.225	52%
D. TOTAL PREMIUM RATE (A+B+C)		4.28	100%		4.28	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 542: OTHER MANUFACTURED PRODUCTS

(CLASS D: MANUFACTURING)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.907	0.907	43%	0.742	0.742	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.292			0.297		
2. Legislative Obligations	0.153			0.115		
3. TOTAL OVERHEAD EXPENSES	0.445	0.445	21%	0.412	0.412	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.778	0.778	37%	0.976	0.976	46%
D. TOTAL PREMIUM RATE (A+B+C)		2.13	100%		2.13	100%

2015 PREMIUM RATE COMPONENTS

CLASS D: MANUFACTURING

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.360	1.360	52%	1.329	1.329	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.345			0.371		
2. Legislative Obligations	0.189			0.152		
3. TOTAL OVERHEAD EXPENSES	0.534	0.534	21%	0.523	0.523	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.702	0.702	27%	0.694	0.694	27%
D. TOTAL PREMIUM RATE (A+B+C)		2.60	100%		2.55	100%

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
207	MEAT AND FISH PRODUCTS	2.049	0.697	1.914	4.66
210	POULTRY PRODUCTS	1.384	0.550	1.566	3.50
214	FRUIT AND VEGETABLE PRODUCTS	1.237	0.518	0.925	2.68
216	DAIRY PRODUCTS	0.956	0.456	0.848	2.26
220	OTHER BAKERY PRODUCTS	1.533	0.583	1.884	4.00
222	CONFECTIONERY	0.899	0.444	0.457	1.80
223	BISCUITS, SNACK FOODS AND OTHER FOOD PRODUCTS	1.094	0.486	1.210	2.79
226	CRUSHED AND GROUND FOODS	0.992	0.464	0.234	1.69
230	ALCOHOLIC BEVERAGES	0.685	0.396	0.469	1.55
231	SOFT DRINKS	1.360	0.544	1.676	3.58
238	OTHER RUBBER PRODUCTS	2.996	0.905	0.229	4.13
258	FOAMED AND EXPANDED PLASTIC PRODUCTS	1.869	0.657	0.394	2.92
261	PLASTIC FILM AND SHEETING	1.071	0.481	0.908	2.46
263	OTHER PLASTIC PRODUCTS	1.774	0.635	0.821	3.23
289	CLOTH, CARPETS AND TEXTILE PRODUCTS	1.729	0.626	1.355	3.71
301	CLOTHING, FIBRE AND YARN	1.130	0.494	0.806	2.43
308	MILLWORK AND OTHER WOOD INDUSTRIES	2.728	0.845	1.997	5.57
311	WOODEN CABINETS	2.277	0.746	1.137	4.16
312	WOODEN BOXES AND PALLETS	3.724	1.064	2.352	7.14

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
322	UPHOLSTERED FURNITURE	2.392	0.772	0.176	3.34
323	METAL FURNITURE	0.907	0.445	0.978	2.33
325	WOODEN AND OTHER NON-METAL FURNITURE	2.187	0.726	1.387	4.30
328	FURNITURE PARTS AND FIXTURES	2.233	0.737	1.200	4.17
333	PRINTING, PLATEMAKING AND BINDING	0.855	0.494	0.401	1.75
335	PUBLISHING	0.289	0.222	0.049	0.56
338	FOLDING CARTONS	1.026	0.535	1.089	2.65
341	PAPER PRODUCTS	2.092	0.788	0.300	3.18
352	STEEL AND OTHER SMELTING AND REFINING INDUSTRIES	1.607	0.672	0.341	2.62
358	FOUNDRIES	3.131	0.934	0.225	4.29
361	NON-FERROUS METAL INDUSTRIES	2.008	0.688	0.894	3.59
374	DOORS AND WINDOWS	1.720	0.624	1.216	3.56
375	STRUCTURAL AND ARCHITECTURAL PRODUCTS	2.732	0.846	1.132	4.71
377	COATING OF METAL PRODUCTS	2.282	0.748	1.160	4.19
379	HARDWARE, TOOLS AND CUTLERY	1.001	0.466	1.273	2.74
382	METAL DIES, MOULDS AND PATTERNS	1.148	0.498	0.574	2.22
383	HEATING, REFRIGERATION AND AIR CONDITIONING EQUIPMENT	1.891	0.661	0.228	2.78
385	MACHINE SHOPS	1.790	0.640	0.180	2.61
387	OTHER METAL FABRICATING INDUSTRIES	1.871	0.657	1.152	3.68

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
389	METAL CLOSURES AND CONTAINERS	1.809	0.643	0.138	2.59
390	OTHER STAMPED AND PRESSED METAL PRODUCTS	2.008	0.688	0.894	3.59
393	WIRE PRODUCTS	1.890	0.661	0.819	3.37
402	MAJOR APPLIANCES AND TRANSMISSION EQUIPMENT	1.471	0.569	0.280	2.32
403	OTHER MACHINERY AND EQUIPMENT	0.979	0.461	0.300	1.74
406	ELEVATORS AND ESCALATORS	1.358	0.544	0.798	2.70
408	BOILERS, PUMPS AND FANS	1.131	0.495	0.834	2.46
411	AGRICULTURAL, CONSTRUCTION AND MINING MACHINERY	1.713	0.623	0.554	2.89
417	AIRCRAFT AND AIRCRAFT PARTS	0.563	0.370	0.627	1.56
419	MOTOR VEHICLE ASSEMBLY	2.008	0.688	0.894	3.59
420	MOTOR VEHICLE ENGINES AND PARTS	1.266	0.524	0.100	1.89
421	OTHER MOTOR VEHICLE PARTS AND EQUIPMENT	2.008	0.688	0.894	3.59
424	MOTOR VEHICLE STAMPINGS	2.008	0.688	0.894	3.59
425	MOTOR VEHICLE WHEELS AND BRAKES	2.008	0.688	0.894	3.59
428	MOTOR VEHICLE FABRIC ACCESSORIES	3.081	0.923	0.576	4.58
432	TRUCKS, BUSES AND TRAILERS	2.534	0.803	1.053	4.39
442	RAILROAD ROLLING STOCK	1.037	0.474	1.229	2.74
460	LIGHTING AND SMALL ELECTRICAL APPLIANCES	1.851	0.652	0.147	2.65
466	COMMUNICATION AND ENERGY WIRE PRODUCTS	1.075	0.482	0.893	2.45

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
468	ELECTRONIC EQUIPMENT & OTHER COMMUNICATION DEVICES	0.154	0.125	0.111	0.39
477	INDUSTRIAL ELECTRICAL EQUIPMENT	0.814	0.424	0.312	1.55
485	BRICKS, CERAMICS AND ABRASIVES	2.116	0.711	1.713	4.54
496	CONCRETE PRODUCTS	2.717	0.843	1.860	5.42
497	READY-MIX CONCRETE	1.673	0.640	1.617	3.93
501	NON-METALLIC MINERAL PRODUCTS	1.526	0.581	0.893	3.00
502	GLASS PRODUCTS	2.169	0.723	0.158	3.05
507	PETROLEUM AND COAL PRODUCTS	0.662	0.391	0.117	1.17
512	RESINS, PAINT, INK AND ADHESIVES	1.158	0.501	0.091	1.75
514	PHARMACEUTICALS AND MEDICINES	0.424	0.318	0.218	0.96
517	SOAP AND TOILETRIES	0.734	0.407	0.539	1.68
524	CHEMICAL INDUSTRIES	0.776	0.416	0.768	1.96
529	JEWELRY AND INSTRUMENTS	0.393	0.296	0.331	1.02
533	SIGNS AND DISPLAYS	1.149	0.498	1.543	3.19
538	SPORTING GOODS AND TOYS	1.545	0.586	2.149	4.28
542	OTHER MANUFACTURED PRODUCTS	0.907	0.445	0.778	2.13
CLASS D	**MANUFACTURING**	**1.360**	**0.534**	**0.702**	**2.60**

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SECTION 6E

Class E – Transportation and Storage

Enter

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2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$428,846,316	$73,300	$39,061	10,979	210	1.91%	388	3.53%
2009	$430,942,599	$74,600	$37,061	11,628	182	1.57%	341	2.93%
2010	$454,064,917	$77,600	$40,502	11,211	165	1.47%	275	2.45%
2011	$471,223,137	$79,600	$39,782	11,845	176	1.49%	323	2.73%
2012	$500,536,372	$81,700	$38,450	13,018	183	1.41%	339	2.60%
2013	$527,695,468	$83,200	$43,880	12,026	173	1.44%	348	2.89%
2014	$541,960,909	$84,100	$43,962	12,328	177	1.44%	357	2.90%
2015	$566,562,656	$85,200	$45,062	12,573	180	1.43%	364	2.90%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$370,513,730	$73,300	$33,818	10,956	287	2.62%	572	5.22%
2009	$373,075,577	$74,600	$34,118	10,935	224	2.05%	476	4.35%
2010	$380,032,490	$77,600	$32,059	11,854	145	1.22%	412	3.48%
2011	$410,206,459	$79,600	$37,623	10,903	152	1.39%	370	3.39%
2012	$426,830,518	$81,700	$35,139	12,147	186	1.53%	404	3.33%
2013	$445,867,627	$83,200	$33,316	13,383	212	1.58%	489	3.65%
2014	$457,920,977	$84,100	$33,379	13,719	227	1.65%	501	3.65%
2015	$478,707,819	$85,200	$34,213	13,992	241	1.72%	511	3.65%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$799,748,979	$73,300	$33,559	23,831	734	3.08%	1,918	8.05%
2009	$811,186,864	$74,600	$33,040	24,552	595	2.42%	1,776	7.23%
2010	$847,240,874	$77,600	$35,098	24,139	448	1.86%	1,522	6.31%
2011	$905,497,728	$79,600	$34,982	25,885	411	1.59%	1,567	6.05%
2012	$929,686,543	$81,700	$35,581	26,129	360	1.38%	1,436	5.50%
2013	$984,117,156	$83,200	$35,268	27,904	346	1.24%	1,520	5.45%
2014	$1,010,721,260	$84,100	$35,335	28,604	349	1.22%	1,558	5.45%
2015	$1,056,601,890	$85,200	$36,218	29,173	349	1.20%	1,588	5.44%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$4,019,174,298	$73,300	$43,926	91,498	3,253	3.56%	7,145	7.81%
2009	$3,631,625,612	$74,600	$43,384	83,709	2,460	2.94%	5,491	6.56%
2010	$3,683,295,236	$77,600	$44,781	82,251	2,280	2.77%	5,167	6.28%
2011	$3,808,582,669	$79,600	$45,023	84,592	2,206	2.61%	5,004	5.92%
2012	$3,944,218,701	$81,700	$46,330	85,133	2,130	2.50%	5,035	5.91%
2013	$4,078,476,678	$83,200	$46,236	88,210	2,213	2.51%	5,448	6.18%
2014	$4,188,732,065	$84,100	$46,324	90,422	2,263	2.50%	5,583	6.17%
2015	$4,378,875,159	$85,200	$47,482	92,222	2,302	2.50%	5,692	6.17%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$781,947,030	$73,300	$36,000	21,721	636	2.93%	1,992	9.17%
2009	$753,434,045	$74,600	$37,518	20,082	551	2.74%	1,628	8.11%
2010	$782,033,765	$77,600	$40,045	19,529	482	2.47%	1,490	7.63%
2011	$828,063,750	$79,600	$40,821	20,285	485	2.39%	1,452	7.16%
2012	$828,974,743	$81,700	$41,986	19,744	382	1.93%	1,386	7.02%
2013	$838,712,493	$83,200	$41,566	20,178	360	1.78%	1,428	7.08%
2014	$861,385,804	$84,100	$41,645	20,684	363	1.75%	1,463	7.07%
2015	$900,487,508	$85,200	$42,685	21,096	363	1.72%	1,492	7.07%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$414,478,474	$73,300	$41,782	9,920	348	3.51%	743	7.49%
2009	$405,248,864	$74,600	$40,400	10,031	306	3.05%	637	6.35%
2010	$414,244,916	$77,600	$43,286	9,570	268	2.80%	594	6.21%
2011	$439,684,561	$79,600	$42,930	10,242	229	2.24%	598	5.84%
2012	$448,159,888	$81,700	$43,706	10,254	241	2.35%	534	5.21%
2013	$473,631,681	$83,200	$43,238	10,954	236	2.15%	538	4.91%
2014	$486,435,590	$84,100	$43,320	11,229	245	2.18%	551	4.91%
2015	$508,516,823	$85,200	$44,400	11,453	253	2.21%	562	4.91%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$328,164,217	$73,300	$22,861	14,355	244	1.70%	605	4.21%
2009	$338,140,284	$74,600	$23,181	14,587	215	1.47%	491	3.37%
2010	$349,300,525	$77,600	$24,561	14,222	192	1.35%	443	3.11%
2011	$359,664,678	$79,600	$23,881	15,061	164	1.09%	401	2.66%
2012	$362,961,441	$81,700	$24,859	14,601	162	1.11%	403	2.76%
2013	$369,401,435	$83,200	$24,263	15,225	147	0.97%	377	2.48%
2014	$379,387,638	$84,100	$24,309	15,607	148	0.95%	386	2.47%
2015	$396,609,541	$85,200	$24,916	15,918	148	0.93%	394	2.48%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$139,037,405	$73,300	$66,051	2,105	172	8.17%	378	17.96%
2009	$138,268,431	$74,600	$69,203	1,998	168	8.41%	349	17.47%
2010	$144,921,196	$77,600	$71,284	2,033	149	7.33%	322	15.84%
2011	$150,246,595	$79,600	$74,750	2,010	144	7.16%	292	14.53%
2012	$148,788,889	$81,700	$73,951	2,012	179	8.90%	343	17.05%
2013	$151,762,057	$83,200	$73,814	2,056	150	7.30%	298	14.49%
2014	$155,864,712	$84,100	$73,940	2,108	160	7.59%	305	14.47%
2015	$162,940,027	$85,200	$75,786	2,150	171	7.95%	311	14.47%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS E: TRANSPORTATION AND STORAGE

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$7,281,910,449	$73,300	$39,284	185,365	5,884	3.17%	13,741	7.41%
2009	$6,881,922,275	$74,600	$38,767	177,522	4,701	2.65%	11,189	6.30%
2010	$7,055,133,919	$77,600	$40,359	174,809	4,129	2.36%	10,225	5.85%
2011	$7,373,169,578	$79,600	$40,776	180,823	3,967	2.19%	10,007	5.53%
2012	$7,590,157,094	$81,700	$41,468	183,038	3,823	2.09%	9,880	5.40%
2013	$7,869,664,594	$83,200	$41,433	189,936	3,837	2.02%	10,446	5.50%
2014	$8,082,408,956	$84,100	$41,512	194,701	3,932	2.02%	10,704	5.50%
2015	$8,449,301,423	$85,200	$42,549	198,577	4,007	2.02%	10,914	5.50%

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost		2015 Premium Rate ($)
		Cost Index * (%)	Cost per Claim ($)	
551	AIR TRANSPORT INDUSTRIES	94%	16,541	2.09
553	AIR TRANSPORT SERVICES	37%	6,602	1.93
560	WAREHOUSING	48%	8,512	3.43
570	GENERAL TRUCKING	133%	23,466	6.72
577	COURIER SERVICES	59%	10,329	3.02
580	MISCELLANEOUS TRANSPORT INDUSTRIES	114%	20,151	5.11
584	SCHOOL BUSES	73%	12,918	3.04
590	AMBULANCE SERVICES	79%	13,938	6.46
CLASS E	**TRANSPORTATION AND STORAGE**		**17,651**	**5.06**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.320
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - IHSA	0.000
	Safety Groups	0.037
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	0.078
B.3 TOTAL OVERHEAD EXPENSES		0.398

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.267
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - IHSA	0.000
	Safety Groups	0.031
	Other Prevention	0.006
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.065**
B.3 TOTAL OVERHEAD EXPENSES		**0.332**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.347**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - IHSA	0.062
	Safety Groups	0.040
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.210**
B.3 TOTAL OVERHEAD EXPENSES		**0.557**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.610
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.002
	SWA - IHSA	0.095
	Safety Groups	0.071
	Other Prevention	0.014
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	**0.243**
B.3 TOTAL OVERHEAD EXPENSES		**0.853**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.410**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.075
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - IHSA	0.070
	Safety Groups	0.048
	Other Prevention	0.009
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.244**
B.3 TOTAL OVERHEAD EXPENSES		**0.654**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.490
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - PSHSA	0.000
	Safety Groups	0.057
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.119**
B.3 TOTAL OVERHEAD EXPENSES		**0.609**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.348**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.063
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - IHSA	0.062
	Safety Groups	0.040
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.210**
B.3 TOTAL OVERHEAD EXPENSES		**0.558**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.547
B.2 Legislative Obligations		
	WSIAT	0.021
	Office of Worker Advisor	0.011
	Office of Employer Advisor	0.004
	OHSA	0.100
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - PSHSA	0.039
	Safety Groups	0.063
	Other Prevention	0.012
	WHSC	0.009
	Health Clinics	0.007
	Sub-Total	**0.272**
B.3 TOTAL OVERHEAD EXPENSES		**0.819**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS E: TRANSPORTATION AND STORAGE

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.496
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.021
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA	0.068
	Safety Groups	0.058
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	0.209
B.3 TOTAL OVERHEAD EXPENSES		0.705

2015 PREMIUM RATE COMPONENTS

RATE GROUP 551: AIR TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.079	1.079	52%	0.961	0.961	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.320			0.338		
2. Legislative Obligations	0.078			0.041		
3. TOTAL OVERHEAD EXPENSES	0.398	0.398	19%	0.379	0.379	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.613	0.613	29%	0.750	0.750	36%
D. TOTAL PREMIUM RATE (A+B+C)		2.09	100%		2.09	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 553: AIR TRANSPORT SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.715	0.715	37%	0.654	0.654	34%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.267			0.289		
2. Legislative Obligations	0.065			0.035		
3. TOTAL OVERHEAD EXPENSES	0.332	0.332	17%	0.324	0.324	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.883	0.883	46%	0.952	0.952	49%
D. TOTAL PREMIUM RATE (A+B+C)		1.93	100%		1.93	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 560: WAREHOUSING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.298	1.298	38%	1.352	1.352	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.347			0.397		
2. Legislative Obligations	0.210			0.184		
3. TOTAL OVERHEAD EXPENSES	0.557	0.557	16%	0.581	0.581	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.575	1.575	46%	1.497	1.497	44%
D. TOTAL PREMIUM RATE (A+B+C)		3.43	100%		3.43	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 570: GENERAL TRUCKING

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.096	3.096	46%	3.117	3.117	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.610			0.686		
2. Legislative Obligations	0.243			0.184		
3. TOTAL OVERHEAD EXPENSES	0.853	0.853	13%	0.870	0.870	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.771	2.771	41%	2.733	2.733	41%
D. TOTAL PREMIUM RATE (A+B+C)		6.72	100%		6.72	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 577: COURIER SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.737	1.737	58%	1.480	1.480	49%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.410			0.416		
2. Legislative Obligations	0.244			0.192		
3. TOTAL OVERHEAD EXPENSES	0.654	0.654	22%	0.608	0.608	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.629	0.629	21%	0.932	0.932	31%
D. TOTAL PREMIUM RATE (A+B+C)		3.02	100%		3.02	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 580: MISCELLANEOUS TRANSPORT INDUSTRIES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.260	2.260	44%	2.328	2.328	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.490			0.559		
2. Legislative Obligations	0.119			0.068		
3. TOTAL OVERHEAD EXPENSES	0.609	0.609	12%	0.627	0.627	12%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.241	2.241	44%	2.155	2.155	42%
D. TOTAL PREMIUM RATE (A+B+C)		5.11	100%		5.11	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 584: SCHOOL BUSES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.303	1.303	43%	1.073	1.073	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.348			0.353		
2. Legislative Obligations	0.210			0.166		
3. TOTAL OVERHEAD EXPENSES	0.558	0.558	18%	0.519	0.519	17%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.179	1.179	39%	1.448	1.448	48%
D. TOTAL PREMIUM RATE (A+B+C)		3.04	100%		3.04	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 590: AMBULANCE SERVICES

(CLASS E: TRANSPORTATION AND STORAGE)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.700	2.700	42%	2.746	2.746	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.547			0.620		
2. Legislative Obligations	0.272			0.222		
3. TOTAL OVERHEAD EXPENSES	0.819	0.819	13%	0.842	0.842	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.941	2.941	46%	2.872	2.872	44%
D. TOTAL PREMIUM RATE (A+B+C)		6.46	100%		6.46	100%

2015 PREMIUM RATE COMPONENTS

CLASS E: TRANSPORTATION AND STORAGE

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.314	2.314	46%	2.264	2.264	45%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.496			0.547		
2. Legislative Obligations	0.209			0.159		
3. TOTAL OVERHEAD EXPENSES	0.705	0.705	14%	0.706	0.706	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.038	2.038	40%	2.039	2.039	41%
D. TOTAL PREMIUM RATE (A+B+C)		5.06	100%		5.01	100%

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
551	AIR TRANSPORT INDUSTRIES	1.079	0.398	0.613	2.09
553	AIR TRANSPORT SERVICES	0.715	0.332	0.883	1.93
560	WAREHOUSING	1.298	0.557	1.575	3.43
570	GENERAL TRUCKING	3.096	0.853	2.771	6.72
577	COURIER SERVICES	1.737	0.654	0.629	3.02
580	MISCELLANEOUS TRANSPORT INDUSTRIES	2.260	0.609	2.241	5.11
584	SCHOOL BUSES	1.303	0.558	1.179	3.04
590	AMBULANCE SERVICES	2.700	0.819	2.941	6.46
CLASS E	**TRANSPORTATION AND STORAGE**	**2.314**	**0.705**	**2.038**	**5.06**

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SECTION 6F

Class F – Retail and Wholesale Trades

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2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$3,996,992,066	$73,300	$27,360	146,087	3,462	2.37%	10,050	6.88%
2009	$4,107,699,536	$74,600	$27,520	149,262	3,218	2.16%	9,302	6.23%
2010	$4,337,031,027	$77,600	$28,540	151,963	2,865	1.89%	9,030	5.94%
2011	$4,530,426,509	$79,600	$30,719	147,478	2,705	1.83%	8,540	5.79%
2012	$4,733,453,020	$81,700	$31,183	151,794	2,325	1.53%	8,001	5.27%
2013	$4,949,541,513	$83,200	$30,802	160,691	2,256	1.40%	7,796	4.85%
2014	$5,020,689,462	$84,100	$30,933	162,311	2,259	1.39%	7,864	4.85%
2015	$5,190,228,714	$85,200	$31,685	163,805	2,258	1.38%	7,929	4.84%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$408,112,144	$73,300	$22,022	18,532	177	0.96%	508	2.74%
2009	$418,214,727	$74,600	$21,302	19,633	161	0.82%	435	2.22%
2010	$425,377,990	$77,600	$21,280	19,990	136	0.68%	322	1.61%
2011	$434,791,792	$79,600	$20,660	21,045	126	0.60%	318	1.51%
2012	$449,364,797	$81,700	$22,310	20,142	151	0.75%	363	1.80%
2013	$448,134,298	$83,200	$20,479	21,883	155	0.71%	393	1.80%
2014	$454,576,074	$84,100	$20,565	22,104	165	0.75%	396	1.79%
2015	$469,926,254	$85,200	$21,066	22,307	175	0.78%	400	1.79%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$141,258,111	$73,300	$20,203	6,992	92	1.32%	215	3.07%
2009	$148,288,686	$74,600	$21,582	6,871	77	1.12%	191	2.78%
2010	$159,569,799	$77,600	$22,999	6,938	44	0.63%	117	1.69%
2011	$170,500,531	$79,600	$23,059	7,394	65	0.88%	138	1.87%
2012	$181,431,799	$81,700	$25,056	7,241	56	0.77%	130	1.80%
2013	$195,763,690	$83,200	$22,291	8,782	64	0.73%	149	1.70%
2014	$198,577,725	$84,100	$22,385	8,871	64	0.72%	150	1.69%
2015	$205,283,322	$85,200	$22,929	8,953	64	0.71%	152	1.70%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$164,035,705	$73,300	$40,403	4,060	144	3.55%	616	15.17%
2009	$169,588,910	$74,600	$38,421	4,414	81	1.84%	466	10.56%
2010	$118,008,750	$77,600	$37,180	3,174	36	1.13%	341	10.74%
2011	$118,602,699	$79,600	$39,259	3,021	31	1.03%	270	8.94%
2012	$130,194,677	$81,700	$37,991	3,427	30	0.88%	245	7.15%
2013	$111,907,026	$83,200	$38,285	2,923	37	1.27%	311	10.64%
2014	$113,515,651	$84,100	$38,454	2,952	39	1.32%	314	10.64%
2015	$117,348,861	$85,200	$39,392	2,979	42	1.41%	316	10.61%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$268,045,119	$73,300	$31,402	8,536	113	1.32%	323	3.78%
2009	$285,120,876	$74,600	$33,520	8,506	85	1.00%	282	3.32%
2010	$297,497,440	$77,600	$36,320	8,191	73	0.89%	243	2.97%
2011	$310,263,065	$79,600	$33,938	9,142	77	0.84%	247	2.70%
2012	$328,007,567	$81,700	$42,264	7,761	50	0.64%	206	2.65%
2013	$351,154,297	$83,200	$35,028	10,025	79	0.79%	284	2.83%
2014	$357,952,663	$84,100	$35,187	10,173	79	0.78%	288	2.83%
2015	$366,145,096	$85,200	$35,600	10,285	80	0.78%	291	2.83%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$2,607,592,158	$73,300	$41,998	62,088	1,644	2.65%	5,422	8.73%
2009	$2,566,261,060	$74,600	$43,081	59,568	1,510	2.53%	4,575	7.68%
2010	$2,569,575,548	$77,600	$44,220	58,109	1,326	2.28%	4,001	6.89%
2011	$2,664,684,537	$79,600	$44,542	59,824	1,295	2.16%	4,013	6.71%
2012	$2,693,652,934	$81,700	$45,399	59,333	1,274	2.15%	3,841	6.47%
2013	$2,787,422,106	$83,200	$45,026	61,907	1,269	2.05%	3,944	6.37%
2014	$2,827,490,336	$84,100	$45,217	62,531	1,290	2.06%	3,979	6.36%
2015	$2,922,969,373	$85,200	$46,318	63,107	1,310	2.08%	4,011	6.36%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$417,679,218	$73,300	$31,855	13,112	153	1.17%	383	2.92%
2009	$434,710,906	$74,600	$32,458	13,393	123	0.92%	327	2.44%
2010	$446,275,669	$77,600	$36,901	12,094	102	0.84%	281	2.32%
2011	$459,252,407	$79,600	$33,221	13,824	111	0.80%	297	2.15%
2012	$463,846,272	$81,700	$35,325	13,131	105	0.80%	281	2.14%
2013	$485,960,105	$83,200	$40,426	12,021	105	0.87%	305	2.54%
2014	$492,945,613	$84,100	$40,598	12,142	112	0.92%	308	2.54%
2015	$509,591,461	$85,200	$41,586	12,254	119	0.97%	310	2.53%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$9,625,888,336	$73,300	$26,741	359,966	4,215	1.17%	11,753	3.27%
2009	$9,328,257,770	$74,600	$26,859	347,301	3,313	0.95%	9,410	2.71%
2010	$9,457,442,445	$77,600	$27,840	339,707	2,937	0.86%	8,497	2.50%
2011	$9,658,578,993	$79,600	$28,900	334,202	2,601	0.78%	8,018	2.40%
2012	$9,732,257,957	$81,700	$28,292	343,990	2,514	0.73%	7,745	2.25%
2013	$9,879,117,708	$83,200	$29,192	338,416	2,443	0.72%	7,617	2.25%
2014	$10,021,126,613	$84,100	$29,316	341,828	2,446	0.72%	7,684	2.25%
2015	$10,359,521,235	$85,200	$30,030	344,975	2,446	0.71%	7,746	2.25%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$2,124,545,182	$73,300	$27,720	76,644	362	0.47%	906	1.18%
2009	$2,187,940,817	$74,600	$27,480	79,620	348	0.44%	822	1.03%
2010	$2,278,245,638	$77,600	$28,821	79,048	294	0.37%	745	0.94%
2011	$2,432,471,820	$79,600	$29,820	81,571	297	0.36%	769	0.94%
2012	$2,469,939,875	$81,700	$30,399	81,250	278	0.34%	791	0.97%
2013	$2,601,352,180	$83,200	$30,540	85,179	311	0.37%	855	1.00%
2014	$2,638,745,719	$84,100	$30,670	86,038	321	0.37%	863	1.00%
2015	$2,727,851,205	$85,200	$31,416	86,830	331	0.38%	870	1.00%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,477,340,510	$73,300	$24,400	60,546	778	1.28%	1,882	3.11%
2009	$1,482,559,179	$74,600	$24,920	59,492	628	1.06%	1,515	2.55%
2010	$1,554,398,264	$77,600	$24,920	62,376	566	0.91%	1,410	2.26%
2011	$1,616,564,015	$79,600	$25,361	63,741	545	0.86%	1,350	2.12%
2012	$1,658,792,307	$81,700	$26,304	63,062	521	0.83%	1,392	2.21%
2013	$1,713,424,148	$83,200	$25,873	66,224	526	0.79%	1,415	2.14%
2014	$1,738,054,028	$84,100	$25,983	66,892	527	0.79%	1,427	2.13%
2015	$1,796,744,848	$85,200	$26,615	67,508	527	0.78%	1,439	2.13%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,487,090,472	$73,300	$37,122	40,060	248	0.62%	721	1.80%
2009	$1,419,344,962	$74,600	$36,859	38,507	191	0.50%	534	1.39%
2010	$1,457,339,176	$77,600	$36,160	40,302	201	0.50%	486	1.21%
2011	$1,504,950,756	$79,600	$37,562	40,066	208	0.52%	521	1.30%
2012	$1,543,597,137	$81,700	$38,410	40,187	233	0.58%	656	1.63%
2013	$1,634,575,950	$83,200	$39,592	41,285	255	0.62%	728	1.76%
2014	$1,658,072,414	$84,100	$39,761	41,701	271	0.65%	734	1.76%
2015	$1,714,062,405	$85,200	$40,729	42,085	288	0.68%	740	1.76%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$3,071,901,437	$73,300	$35,821	85,758	293	0.34%	750	0.87%
2009	$2,985,694,259	$74,600	$37,720	79,155	240	0.30%	609	0.77%
2010	$3,247,141,827	$77,600	$37,999	85,453	213	0.25%	533	0.62%
2011	$3,405,189,970	$79,600	$38,060	89,469	215	0.24%	543	0.61%
2012	$3,537,046,557	$81,700	$38,352	92,227	176	0.19%	532	0.58%
2013	$3,676,835,483	$83,200	$39,755	92,487	189	0.20%	502	0.54%
2014	$3,729,688,723	$84,100	$39,924	93,420	189	0.20%	506	0.54%
2015	$3,855,633,305	$85,200	$40,896	94,280	189	0.20%	511	0.54%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,827,734,742	$73,300	$43,121	42,386	558	1.32%	2,132	5.03%
2009	$1,727,389,745	$74,600	$43,343	39,854	445	1.12%	1,573	3.95%
2010	$1,735,511,757	$77,600	$44,483	39,015	377	0.97%	1,400	3.59%
2011	$1,840,824,708	$79,600	$43,760	42,066	401	0.95%	1,497	3.56%
2012	$1,937,921,347	$81,700	$45,523	42,570	376	0.88%	1,461	3.43%
2013	$1,999,870,343	$83,200	$44,182	45,264	401	0.89%	1,438	3.18%
2014	$2,038,587,942	$84,100	$44,384	45,931	403	0.88%	1,457	3.17%
2015	$2,085,244,934	$85,200	$44,903	46,439	404	0.87%	1,472	3.17%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,234,679,219	$73,300	$29,340	42,082	980	2.33%	3,280	7.79%
2009	$1,244,015,947	$74,600	$29,960	41,523	914	2.20%	2,941	7.08%
2010	$1,318,814,125	$77,600	$30,078	43,846	810	1.85%	2,681	6.11%
2011	$1,341,594,974	$79,600	$29,861	44,928	806	1.79%	2,771	6.17%
2012	$1,376,024,203	$81,700	$30,018	45,840	746	1.63%	2,605	5.68%
2013	$1,434,080,645	$83,200	$30,640	46,804	670	1.43%	2,547	5.44%
2014	$1,472,848,824	$84,100	$30,698	47,978	681	1.42%	2,608	5.44%
2015	$1,539,707,250	$85,200	$31,466	48,933	688	1.41%	2,657	5.43%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$140,585,700	$73,300	$37,731	3,726	96	2.58%	292	7.84%
2009	$125,062,305	$74,600	$42,010	2,977	35	1.18%	134	4.50%
2010	$121,470,721	$77,600	$40,023	3,035	53	1.75%	152	5.01%
2011	$128,932,547	$79,600	$39,782	3,241	43	1.33%	151	4.66%
2012	$132,328,847	$81,700	$45,225	2,926	45	1.54%	144	4.92%
2013	$132,424,068	$83,200	$44,829	2,954	51	1.73%	173	5.86%
2014	$134,987,806	$84,100	$45,041	2,997	54	1.80%	175	5.84%
2015	$138,077,260	$85,200	$45,570	3,030	58	1.91%	177	5.84%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$271,087,704	$73,300	$37,100	7,307	288	3.94%	903	12.36%
2009	$256,898,999	$74,600	$36,081	7,120	190	2.67%	639	8.97%
2010	$287,724,101	$77,600	$37,097	7,756	168	2.17%	638	8.23%
2011	$346,630,917	$79,600	$39,039	8,879	228	2.57%	876	9.87%
2012	$376,655,282	$81,700	$39,416	9,556	251	2.63%	912	9.54%
2013	$388,988,336	$83,200	$38,047	10,224	247	2.42%	901	8.81%
2014	$399,504,042	$84,100	$38,121	10,480	255	2.43%	922	8.80%
2015	$417,639,108	$85,200	$39,072	10,689	262	2.45%	940	8.79%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS F: RETAIL AND WHOLESALE TRADES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$29,264,567,824	$73,300	$29,926	977,882	13,603	1.39%	40,136	4.10%
2009	$28,887,048,684	$74,600	$30,179	957,196	11,559	1.21%	33,755	3.53%
2010	$29,811,424,274	$77,600	$31,021	960,997	10,201	1.06%	30,877	3.21%
2011	$30,964,260,242	$79,600	$31,926	969,891	9,754	1.01%	30,319	3.13%
2012	$31,744,514,580	$81,700	$32,246	984,437	9,131	0.93%	29,305	2.98%
2013	$32,790,551,892	$83,200	$32,560	1,007,069	9,058	0.90%	29,358	2.92%
2014	$33,297,363,634	$84,100	$32,697	1,018,349	9,155	0.90%	29,675	2.91%
2015	$34,415,974,631	$85,200	$33,464	1,028,459	9,241	0.90%	29,961	2.91%

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost Cost Index * (%)	 Cost per Claim ($)	2015 Premium Rate ($)
604	FOOD, SALES	76%	6,367	2.54
606	GROCERY AND CONVENIENCE STORES	115%	9,617	2.20
607	SPECIALTY FOOD STORES	200%	16,699	3.73
608	BEER STORES	60%	5,016	4.17
612	AGRICULTURAL PRODUCTS, SALES	132%	11,021	2.48
630	VEHICLE SERVICES AND REPAIRS	154%	12,849	3.54
633	PETROLEUM PRODUCTS, SALES	195%	16,278	2.60
636	OTHER SALES	85%	7,112	1.46
638	PHARMACIES	102%	8,467	0.70
641	CLOTHING STORES	77%	6,405	1.59
657	AUTOMOBILE AND TRUCK DEALERS	116%	9,637	0.81
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	167%	13,878	0.50
670	MACHINERY AND OTHER VEHICLES, SALES	139%	11,555	1.84
681	LUMBER AND BUILDERS SUPPLY	77%	6,381	3.01
685	METAL PRODUCTS, WHOLESALE	147%	12,259	3.25
689	WASTE MATERIALS RECYCLING	120%	10,031	6.17
CLASS F	**RETAIL AND WHOLESALE TRADES**		**8,334**	**1.82**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.303
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.031
	Safety Groups	0.035
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	0.160
B.3 TOTAL OVERHEAD EXPENSES		0.463

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.281
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.051
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.029
	Safety Groups	0.033
	Other Prevention	0.006
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.148**
B.3 TOTAL OVERHEAD EXPENSES		**0.429**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.341
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.035
	Safety Groups	0.040
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	0.180
B.3 TOTAL OVERHEAD EXPENSES		0.521

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.358
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.037
	Safety Groups	0.041
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	0.189
B.3 TOTAL OVERHEAD EXPENSES		0.547

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.289**
B.2 Legislative Obligations		
	WSIAT	0.011
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.052
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.029
	Safety Groups	0.034
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.003
	Sub-Total	**0.152**
B.3 TOTAL OVERHEAD EXPENSES		**0.441**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.418**
B.2 Legislative Obligations		
	WSIAT	0.016
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.076
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.044
	Safety Groups	0.048
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.222**
B.3 TOTAL OVERHEAD EXPENSES		**0.640**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.306**
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.055
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.031
	Safety Groups	0.035
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.161**
B.3 TOTAL OVERHEAD EXPENSES		**0.467**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.239
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.024
	Safety Groups	0.028
	Other Prevention	0.005
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.125**
B.3 TOTAL OVERHEAD EXPENSES		**0.364**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.135
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.024
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - WSPS	0.019
	Safety Groups	0.016
	Other Prevention	0.003
	WHSC	0.002
	Health Clinics	0.002
	Sub-Total	**0.076**
B.3 TOTAL OVERHEAD EXPENSES		**0.211**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.237**
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.043
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.023
	Safety Groups	0.027
	Other Prevention	0.005
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.124**
B.3 TOTAL OVERHEAD EXPENSES		**0.361**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.188
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.037
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.022
	Safety Groups	0.024
	Other Prevention	0.005
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	0.110
B.3 TOTAL OVERHEAD EXPENSES		0.318

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.092**
B.2 Legislative Obligations		
	WSIAT	0.004
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.016
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - WSPS	0.018
	Safety Groups	0.011
	Other Prevention	0.002
	WHSC	0.001
	Health Clinics	0.001
	Sub-Total	**0.057**
B.3 TOTAL OVERHEAD EXPENSES		**0.149**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.280**
B.2 Legislative Obligations		
	WSIAT	**0.011**
	Office of Worker Advisor	**0.005**
	Office of Employer Advisor	**0.002**
	OHSA	**0.051**
	Mine Rescue	**0.000**
	Program Administration	**0.000**
	Institute of Work and Health	**0.002**
	Total Grants	**0.001**
	SWA - WSPS	**0.028**
	Safety Groups	**0.033**
	Other Prevention	**0.006**
	WHSC	**0.005**
	Health Clinics	**0.003**
	Sub-Total	**0.147**
B.3 TOTAL OVERHEAD EXPENSES		**0.427**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.322
B.2 Legislative Obligations		
	WSIAT	0.012
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.058
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - IHSA	0.059
	Safety Groups	0.037
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.195**
B.3 TOTAL OVERHEAD EXPENSES		**0.517**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.390
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.071
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.041
	Safety Groups	0.045
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.207**
B.3 TOTAL OVERHEAD EXPENSES		**0.597**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.489**
B.2 Legislative Obligations		
	WSIAT	0.019
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.089
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - IHSA	0.080
	Safety Groups	0.057
	Other Prevention	0.011
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.288**
B.3 TOTAL OVERHEAD EXPENSES		**0.777**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS F: RETAIL AND WHOLESALE TRADES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.250
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.045
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA	0.028
	Safety Groups	0.029
	Other Prevention	0.006
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.135**
B.3 TOTAL OVERHEAD EXPENSES		**0.385**

2015 PREMIUM RATE COMPONENTS

RATE GROUP 604: FOOD, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.987	0.987	39%	1.040	1.040	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.303			0.344		
2. Legislative Obligations	0.160			0.134		
3. TOTAL OVERHEAD EXPENSES	0.463	0.463	18%	0.478	0.478	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.090	1.090	43%	1.022	1.022	40%
D. TOTAL PREMIUM RATE (A+B+C)		2.54	100%		2.54	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 606: GROCERY AND CONVENIENCE STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.831	0.831	38%	0.904	0.904	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.281			0.322		
2. Legislative Obligations	0.148			0.125		
3. TOTAL OVERHEAD EXPENSES	0.429	0.429	20%	0.447	0.447	20%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.940	0.940	43%	0.849	0.849	39%
D. TOTAL PREMIUM RATE (A+B+C)		2.20	100%		2.20	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 607: SPECIALTY FOOD STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.255	1.255	34%	1.352	1.352	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.341			0.393		
2. Legislative Obligations	0.180			0.154		
3. TOTAL OVERHEAD EXPENSES	0.521	0.521	14%	0.547	0.547	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.954	1.954	52%	1.831	1.831	49%
D. TOTAL PREMIUM RATE (A+B+C)		3.73	100%		3.73	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 608: BEER STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.371	1.371	33%	1.520	1.520	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.358			0.420		
2. Legislative Obligations	0.189			0.164		
3. TOTAL OVERHEAD EXPENSES	0.547	0.547	13%	0.584	0.584	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.252	2.252	54%	2.066	2.066	50%
D. TOTAL PREMIUM RATE (A+B+C)		4.17	100%		4.17	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 612: AGRICULTURAL PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.889	0.889	36%	0.888	0.888	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.289			0.320		
2. Legislative Obligations	0.152			0.124		
3. TOTAL OVERHEAD EXPENSES	0.441	0.441	18%	0.444	0.444	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.150	1.150	46%	1.148	1.148	46%
D. TOTAL PREMIUM RATE (A+B+C)		2.48	100%		2.48	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 630: VEHICLE SERVICES AND REPAIRS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.790	1.790	51%	1.760	1.760	50%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.418			0.456		
2. Legislative Obligations	0.222			0.179		
3. TOTAL OVERHEAD EXPENSES	0.640	0.640	18%	0.635	0.635	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.110	1.110	31%	1.145	1.145	32%
D. TOTAL PREMIUM RATE (A+B+C)		3.54	100%		3.54	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 633: PETROLEUM PRODUCTS, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.005	1.005	39%	0.949	0.949	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.306			0.330		
2. Legislative Obligations	0.161			0.128		
3. TOTAL OVERHEAD EXPENSES	0.467	0.467	18%	0.458	0.458	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.128	1.128	43%	1.193	1.193	46%
D. TOTAL PREMIUM RATE (A+B+C)		2.60	100%		2.60	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 636: OTHER SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.540	0.540	37%	0.513	0.513	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.239			0.261		
2. Legislative Obligations	0.125			0.100		
3. TOTAL OVERHEAD EXPENSES	0.364	0.364	25%	0.361	0.361	25%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.556	0.556	38%	0.586	0.586	40%
D. TOTAL PREMIUM RATE (A+B+C)		1.46	100%		1.46	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 638: PHARMACIES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.274	0.274	39%	0.311	0.311	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.135			0.169		
2. Legislative Obligations	0.076			0.070		
3. TOTAL OVERHEAD EXPENSES	0.211	0.211	30%	0.239	0.239	34%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.215	0.215	31%	0.150	0.150	21%
D. TOTAL PREMIUM RATE (A+B+C)		0.70	100%		0.70	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 641: CLOTHING STORES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.521	0.521	33%	0.545	0.545	34%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.237			0.266		
2. Legislative Obligations	0.124			0.102		
3. TOTAL OVERHEAD EXPENSES	0.361	0.361	23%	0.368	0.368	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.708	0.708	45%	0.677	0.677	43%
D. TOTAL PREMIUM RATE (A+B+C)		1.59	100%		1.59	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 657: AUTOMOBILE AND TRUCK DEALERS

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.422	0.422	52%	0.451	0.451	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.208			0.254		
2. Legislative Obligations	0.110			0.097		
3. TOTAL OVERHEAD EXPENSES	0.318	0.318	39%	0.331	0.331	41%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.070	0.070	9%	0.028	0.028	3%
D. TOTAL PREMIUM RATE (A+B+C)		0.81	100%		0.81	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 668: COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.187	0.187	37%	0.168	0.168	34%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.092			0.091		
2. Legislative Obligations	0.057			0.045		
3. TOTAL OVERHEAD EXPENSES	0.149	0.149	30%	0.136	0.136	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.164	0.164	33%	0.196	0.196	39%
D. TOTAL PREMIUM RATE (A+B+C)		0.50	100%		0.50	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 670: MACHINERY AND OTHER VEHICLES, SALES

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.828	0.828	45%	0.771	0.771	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.280			0.301		
2. Legislative Obligations	0.147			0.117		
3. TOTAL OVERHEAD EXPENSES	0.427	0.427	23%	0.418	0.418	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.585	0.585	32%	0.651	0.651	35%
D. TOTAL PREMIUM RATE (A+B+C)		1.84	100%		1.84	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 681: LUMBER AND BUILDERS SUPPLY

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.118	1.118	37%	1.180	1.180	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.322			0.366		
2. Legislative Obligations	0.195			0.172		
3. TOTAL OVERHEAD EXPENSES	0.517	0.517	17%	0.538	0.538	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.375	1.375	46%	1.292	1.292	43%
D. TOTAL PREMIUM RATE (A+B+C)		3.01	100%		3.01	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 685: METAL PRODUCTS, WHOLESALE

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.595	1.595	49%	1.258	1.258	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.390			0.378		
2. Legislative Obligations	0.207			0.148		
3. TOTAL OVERHEAD EXPENSES	0.597	0.597	18%	0.526	0.526	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.058	1.058	33%	1.466	1.466	45%
D. TOTAL PREMIUM RATE (A+B+C)		3.25	100%		3.25	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 689: WASTE MATERIALS RECYCLING

(CLASS F: RETAIL AND WHOLESALE TRADES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.292	2.292	37%	2.634	2.634	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.489			0.594		
2. Legislative Obligations	0.288			0.266		
3. TOTAL OVERHEAD EXPENSES	0.777	0.777	13%	0.860	0.860	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.101	3.101	50%	2.676	2.676	43%
D. TOTAL PREMIUM RATE (A+B+C)		6.17	100%		6.17	100%

2015 PREMIUM RATE COMPONENTS

CLASS F: RETAIL AND WHOLESALE TRADES

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.736	0.736	40%	0.732	0.732	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.250			0.277		
2. Legislative Obligations	0.135			0.111		
3. TOTAL OVERHEAD EXPENSES	0.385	0.385	21%	0.388	0.388	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.702	0.702	39%	0.684	0.684	38%
D. TOTAL PREMIUM RATE (A+B+C)		1.82	100%		1.80	100%

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
604	FOOD, SALES	0.987	0.463	1.090	2.54
606	GROCERY AND CONVENIENCE STORES	0.831	0.429	0.940	2.20
607	SPECIALTY FOOD STORES	1.255	0.521	1.954	3.73
608	BEER STORES	1.371	0.547	2.252	4.17
612	AGRICULTURAL PRODUCTS, SALES	0.889	0.441	1.150	2.48
630	VEHICLE SERVICES AND REPAIRS	1.790	0.640	1.110	3.54
633	PETROLEUM PRODUCTS, SALES	1.005	0.467	1.128	2.60
636	OTHER SALES	0.540	0.364	0.556	1.46
638	PHARMACIES	0.274	0.211	0.215	0.70
641	CLOTHING STORES	0.521	0.361	0.708	1.59
657	AUTOMOBILE AND TRUCK DEALERS	0.422	0.318	0.070	0.81
668	COMPUTER, ELECTRONIC AND ELECTRICAL EQUIPMENT, SALES	0.187	0.149	0.164	0.50
670	MACHINERY AND OTHER VEHICLES, SALES	0.828	0.427	0.585	1.84
681	LUMBER AND BUILDERS SUPPLY	1.118	0.517	1.375	3.01
685	METAL PRODUCTS, WHOLESALE	1.595	0.597	1.058	3.25
689	WASTE MATERIALS RECYCLING	2.292	0.777	3.101	6.17
CLASS F	**RETAIL AND WHOLESALE TRADES**	**0.736**	**0.385**	**0.702**	**1.82**

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SECTION 6G

Class G – Construction

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contre les accidents du travail

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,881,934,749	$73,300	$49,699	37,867	553	1.46%	2,847	7.52%
2009	$1,811,425,828	$74,600	$50,823	35,642	464	1.30%	2,401	6.74%
2010	$1,948,428,781	$77,600	$50,902	38,278	440	1.15%	2,197	5.74%
2011	$2,139,819,708	$79,600	$53,320	40,132	466	1.16%	2,345	5.84%
2012	$2,236,839,812	$81,700	$52,026	42,995	494	1.15%	2,460	5.72%
2013	$2,577,882,740	$83,200	$51,810	49,756	484	0.97%	2,614	5.25%
2014	$2,611,567,789	$84,100	$51,967	50,254	485	0.97%	2,639	5.25%
2015	$2,679,419,544	$85,200	$52,583	50,956	487	0.96%	2,675	5.25%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$2,748,072,069	$73,300	$52,104	52,742	830	1.57%	4,921	9.33%
2009	$2,621,126,833	$74,600	$52,824	49,620	723	1.46%	3,942	7.94%
2010	$2,807,809,451	$77,600	$54,104	51,897	692	1.33%	3,606	6.95%
2011	$2,988,040,644	$79,600	$54,186	55,144	663	1.20%	3,598	6.52%
2012	$3,099,541,912	$81,700	$58,058	53,387	658	1.23%	3,542	6.63%
2013	$3,478,699,775	$83,200	$56,356	61,727	759	1.23%	3,858	6.25%
2014	$3,524,155,749	$84,100	$56,528	62,344	783	1.26%	3,895	6.25%
2015	$3,615,717,665	$85,200	$57,197	63,215	812	1.28%	3,948	6.25%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,595,946,204	$73,300	$50,189	31,799	536	1.69%	2,318	7.29%
2009	$1,575,281,248	$74,600	$51,386	30,656	448	1.46%	1,998	6.52%
2010	$1,722,549,816	$77,600	$52,584	32,758	452	1.38%	1,914	5.84%
2011	$1,763,628,426	$79,600	$52,776	33,417	425	1.27%	1,899	5.68%
2012	$1,833,638,556	$81,700	$54,443	33,680	387	1.15%	1,819	5.40%
2013	$2,075,562,459	$83,200	$52,273	39,706	439	1.11%	2,086	5.25%
2014	$2,102,683,717	$84,100	$52,432	40,103	440	1.10%	2,106	5.25%
2015	$2,157,314,035	$85,200	$53,053	40,663	442	1.09%	2,135	5.25%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,298,098,651	$73,300	$42,217	30,748	531	1.73%	1,601	5.21%
2009	$1,227,975,337	$74,600	$41,578	29,534	461	1.56%	1,367	4.63%
2010	$1,320,586,292	$77,600	$43,373	30,447	411	1.35%	1,159	3.81%
2011	$1,316,598,413	$79,600	$45,672	28,827	421	1.46%	1,148	3.98%
2012	$1,352,232,972	$81,700	$43,925	30,785	361	1.17%	1,046	3.40%
2013	$1,662,373,156	$83,200	$43,003	38,657	459	1.19%	1,165	3.01%
2014	$1,684,095,293	$84,100	$43,133	39,044	460	1.18%	1,176	3.01%
2015	$1,727,850,167	$85,200	$43,644	39,590	462	1.17%	1,192	3.01%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,558,059,567	$73,300	$47,923	32,512	444	1.37%	2,404	7.39%
2009	$1,553,474,761	$74,600	$48,140	32,270	436	1.35%	2,078	6.44%
2010	$1,668,392,430	$77,600	$49,364	33,798	380	1.12%	1,940	5.74%
2011	$1,863,827,181	$79,600	$51,424	36,244	410	1.13%	2,164	5.97%
2012	$1,939,627,534	$81,700	$50,946	38,072	408	1.07%	2,027	5.32%
2013	$2,057,191,050	$83,200	$50,437	40,787	410	1.01%	2,162	5.30%
2014	$2,084.072,249	$84,100	$50,590	41,195	411	1.00%	2,183	5.30%
2015	$2,138,219,019	$85,200	$51,189	41,771	412	0.99%	2,213	5.30%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$405,989,223	$73,300	$38,362	10,583	320	3.02%	1,053	9.95%
2009	$416,006,699	$74,600	$38,131	10,910	264	2.42%	865	7.93%
2010	$404,924,956	$77,600	$40,725	9,943	199	2.00%	709	7.13%
2011	$416,510,932	$79,600	$38,883	10,712	200	1.87%	741	6.92%
2012	$429,155,048	$81,700	$41,460	10,351	214	2.07%	680	6.57%
2013	$468,453,510	$83,200	$39,699	11,800	219	1.86%	718	6.08%
2014	$474,574,766	$84,100	$39,820	11,918	229	1.92%	725	6.08%
2015	$486,904,804	$85,200	$40,290	12,085	241	1.99%	735	6.08%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$493,931,900	$73,300	$60,642	8,145	148	1.82%	988	12.13%
2009	$504,477,655	$74,600	$61,945	8,144	126	1.55%	809	9.93%
2010	$596,336,811	$77,600	$64,455	9,252	121	1.31%	887	9.59%
2011	$676,329,254	$79,600	$66,125	10,228	167	1.63%	900	8.80%
2012	$809,914,941	$81,700	$68,794	11,773	209	1.78%	1,131	9.61%
2013	$853,505,124	$83,200	$64,787	13,174	176	1.34%	1,020	7.74%
2014	$864,657,827	$84,100	$64,983	13,306	176	1.32%	1,030	7.74%
2015	$887,122,705	$85,200	$65,752	13,492	177	1.31%	1,044	7.74%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$636,931,103	$73,300	$45,737	13,926	301	2.16%	1,575	11.31%
2009	$513,411,709	$74,600	$50,109	10,246	135	1.32%	814	7.94%
2010	$572,230,847	$77,600	$51,687	11,071	166	1.50%	770	6.96%
2011	$606,191,381	$79,600	$50,647	11,969	167	1.40%	782	6.53%
2012	$668,104,700	$81,700	$48,795	13,692	180	1.31%	907	6.62%
2013	$704,704,462	$83,200	$45,043	15,645	220	1.41%	1,109	7.09%
2014	$713,912,796	$84,100	$45,181	15,801	227	1.44%	1,120	7.09%
2015	$732,461,132	$85,200	$45,716	16,022	235	1.47%	1,135	7.08%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$394,950,882	$73,300	$55,753	7,084	247	3.49%	652	9.20%
2009	$344,761,594	$74,600	$55,224	6,243	182	2.92%	505	8.09%
2010	$380,531,031	$77,600	$52,128	7,300	196	2.68%	486	6.66%
2011	$381,788,181	$79,600	$56,162	6,798	155	2.28%	433	6.37%
2012	$383,534,954	$81,700	$51,254	7,483	156	2.08%	399	5.33%
2013	$445,165,868	$83,200	$53,294	8,353	180	2.15%	450	5.39%
2014	$450,982,825	$84,100	$53,453	8,437	180	2.13%	454	5.38%
2015	$462,699,916	$85,200	$54,085	8,555	181	2.12%	461	5.39%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$374,283,510	$73,300	$62,029	6,034	349	5.78%	1,519	25.17%
2009	$346,542,739	$74,600	$61,894	5,599	274	4.89%	1,175	20.99%
2010	$337,021,032	$77,600	$63,433	5,313	244	4.59%	1,132	21.31%
2011	$379,434,287	$79,600	$67,240	5,643	221	3.92%	1,159	20.54%
2012	$495,371,495	$81,700	$67,517	7,337	307	4.18%	1,710	23.31%
2013	$489,102,603	$83,200	$65,722	7,442	245	3.29%	1,555	20.89%
2014	$495,493,679	$84,100	$65,925	7,516	245	3.26%	1,570	20.89%
2015	$508,367,217	$85,200	$66,706	7,621	246	3.23%	1,591	20.88%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$737,134,110	$73,300	$45,910	16,056	526	3.28%	1,776	11.06%
2009	$730,879,122	$74,600	$47,438	15,407	377	2.45%	1,263	8.20%
2010	$765,253,014	$77,600	$47,969	15,953	334	2.09%	1,138	7.13%
2011	$802,017,941	$79,600	$48,666	16,480	316	1.92%	1,133	6.88%
2012	$844,959,821	$81,700	$48,890	17,283	350	2.03%	1,122	6.49%
2013	$971,103,382	$83,200	$49,425	19,648	330	1.68%	1,194	6.08%
2014	$983,792,736	$84,100	$49,574	19,845	330	1.66%	1,205	6.07%
2015	$1,009,352,885	$85,200	$50,162	20,122	332	1.65%	1,222	6.07%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,807,956,904	$73,300	$40,442	44,705	1,233	2.76%	3,821	8.55%
2009	$1,650,956,258	$74,600	$42,075	39,238	874	2.23%	2,612	6.66%
2010	$1,781,494,335	$77,600	$41,778	42,642	899	2.11%	2,567	6.02%
2011	$1,785,610,536	$79,600	$43,203	41,331	840	2.03%	2,285	5.53%
2012	$1,829,481,698	$81,700	$42,615	42,930	774	1.80%	2,142	4.99%
2013	$2,365,120,645	$83,200	$42,221	56,017	895	1.60%	2,458	4.39%
2014	$2,396,025,544	$84,100	$42,350	56,577	896	1.58%	2,482	4.39%
2015	$2,458,277,245	$85,200	$42,851	57,368	900	1.57%	2,516	4.39%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS G: CONSTRUCTION

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$13,933,288,873	$73,300	$47,684	292,201	6,018	2.06%	25,475	8.72%
2009	$13,296,319,784	$74,600	$48,614	273,509	4,764	1.74%	19,829	7.25%
2010	$14,305,558,796	$77,600	$49,560	288,652	4,534	1.57%	18,505	6.41%
2011	$15,119,796,884	$79,600	$50,921	296,925	4,451	1.50%	18,587	6.26%
2012	$15,922,403,442	$81,700	$51,401	309,768	4,498	1.45%	18,985	6.13%
2013	$18,148,864,774	$83,200	$50,037	362,712	4,816	1.33%	20,389	5.62%
2014	$18,386,014,970	$84,100	$50,188	366,340	4,862	1.33%	20,585	5.62%
2015	$18,863,706,332	$85,200	$50,783	371,460	4,927	1.33%	20,867	5.62%

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost Cost Index * (%)	 Cost per Claim ($)	2015 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	70%	15,340	3.69
707	MECHANICAL AND SHEET METAL WORK	68%	14,884	4.16
711	ROADBUILDING AND EXCAVATING	95%	20,761	5.29
719	INSIDE FINISHING	164%	35,672	7.51
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	85%	18,474	4.55
728	ROOFING	164%	35,834	14.80
732	HEAVY CIVIL CONSTRUCTION	98%	21,334	7.03
737	MILLWRIGHTING AND WELDING	78%	16,925	6.90
741	MASONRY	252%	54,875	12.70
748	FORM WORK AND DEMOLITION	81%	17,577	18.31
751	SIDING AND OUTSIDE FINISHING	122%	26,553	10.25
764	HOMEBUILDING	135%	29,436	9.10
CLASS G	CONSTRUCTION		21,810	6.65

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.384**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.003
	OHSA	0.070
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - IHSA	0.067
	Safety Groups	0.045
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.230**
B.3 TOTAL OVERHEAD EXPENSES		**0.614**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.398
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.072
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - IHSA	0.068
	Safety Groups	0.046
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	0.237
B.3 TOTAL OVERHEAD EXPENSES		0.635

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.460**
B.2 Legislative Obligations		
	WSIAT	0.018
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.084
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - IHSA	0.076
	Safety Groups	0.053
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.272**
B.3 TOTAL OVERHEAD EXPENSES		**0.732**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.519**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.095
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - IHSA	0.084
	Safety Groups	0.060
	Other Prevention	0.012
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	**0.304**
B.3 TOTAL OVERHEAD EXPENSES		**0.823**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.439**
B.2 Legislative Obligations		
	WSIAT	0.017
	Office of Worker Advisor	0.009
	Office of Employer Advisor	0.003
	OHSA	0.080
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - IHSA	0.074
	Safety Groups	0.051
	Other Prevention	0.010
	WHSC	0.007
	Health Clinics	0.005
	Sub-Total	**0.260**
B.3 TOTAL OVERHEAD EXPENSES		**0.699**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.945**
B.2 Legislative Obligations		
	WSIAT	0.036
	Office of Worker Advisor	0.018
	Office of Employer Advisor	0.006
	OHSA	0.173
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.008
	Total Grants	0.003
	SWA - IHSA	0.138
	Safety Groups	0.110
	Other Prevention	0.022
	WHSC	0.015
	Health Clinics	0.011
	Sub-Total	**0.541**
B.3 TOTAL OVERHEAD EXPENSES		**1.486**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.526**
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.096
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA - IHSA	0.085
	Safety Groups	0.061
	Other Prevention	0.012
	WHSC	0.009
	Health Clinics	0.006
	Sub-Total	**0.308**
B.3 TOTAL OVERHEAD EXPENSES		**0.834**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.542**
B.2 Legislative Obligations		
	WSIAT	**0.021**
	Office of Worker Advisor	**0.011**
	Office of Employer Advisor	**0.004**
	OHSA	**0.099**
	Mine Rescue	**0.000**
	Program Administration	**0.001**
	Institute of Work and Health	**0.004**
	Total Grants	**0.001**
	SWA - IHSA	**0.087**
	Safety Groups	**0.063**
	Other Prevention	**0.012**
	WHSC	**0.009**
	Health Clinics	**0.006**
	Sub-Total	**0.317**
B.3 TOTAL OVERHEAD EXPENSES		**0.859**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.954**
B.2 Legislative Obligations		
	WSIAT	0.037
	Office of Worker Advisor	0.019
	Office of Employer Advisor	0.006
	OHSA	0.175
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.008
	Total Grants	0.003
	SWA - IHSA	0.139
	Safety Groups	0.111
	Other Prevention	0.022
	WHSC	0.015
	Health Clinics	0.011
	Sub-Total	**0.546**
B.3 TOTAL OVERHEAD EXPENSES		**1.500**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.959**
B.2 Legislative Obligations		
	WSIAT	0.037
	Office of Worker Advisor	0.019
	Office of Employer Advisor	0.006
	OHSA	0.176
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.008
	Total Grants	0.003
	SWA - IHSA	0.139
	Safety Groups	0.111
	Other Prevention	0.022
	WHSC	0.016
	Health Clinics	0.011
	Sub-Total	**0.548**
B.3 TOTAL OVERHEAD EXPENSES		**1.507**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.628**
B.2 Legislative Obligations		
	WSIAT	0.024
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.115
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.002
	SWA - IHSA	0.098
	Safety Groups	0.073
	Other Prevention	0.014
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	**0.365**
B.3 TOTAL OVERHEAD EXPENSES		**0.993**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.598**
B.2 Legislative Obligations		
	WSIAT	0.023
	Office of Worker Advisor	0.012
	Office of Employer Advisor	0.004
	OHSA	0.109
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.005
	Total Grants	0.002
	SWA - IHSA	0.094
	Safety Groups	0.069
	Other Prevention	0.014
	WHSC	0.010
	Health Clinics	0.007
	Sub-Total	**0.349**
B.3 TOTAL OVERHEAD EXPENSES		**0.947**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS G: CONSTRUCTION

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.512
B.2 Legislative Obligations		
	WSIAT	0.020
	Office of Worker Advisor	0.010
	Office of Employer Advisor	0.003
	OHSA	0.093
	Mine Rescue	0.000
	Program Administration	0.001
	Institute of Work and Health	0.004
	Total Grants	0.001
	SWA	0.083
	Safety Groups	0.059
	Other Prevention	0.012
	WHSC	0.008
	Health Clinics	0.006
	Sub-Total	0.301
B.3 TOTAL OVERHEAD EXPENSES		0.813

2015 PREMIUM RATE COMPONENTS

RATE GROUP 704: ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.554	1.554	42%	1.694	1.694	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.384			0.454		
2. Legislative Obligations	0.230			0.208		
3. TOTAL OVERHEAD EXPENSES	0.614	0.614	17%	0.662	0.662	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.522	1.522	41%	1.334	1.334	36%
D. TOTAL PREMIUM RATE (A+B+C)		3.69	100%		3.69	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 707: MECHANICAL AND SHEET METAL WORK

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.650	1.650	40%	1.663	1.663	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.398			0.450		
2. Legislative Obligations	0.237			0.207		
3. TOTAL OVERHEAD EXPENSES	0.635	0.635	15%	0.657	0.657	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.875	1.875	45%	1.840	1.840	44%
D. TOTAL PREMIUM RATE (A+B+C)		4.16	100%		4.16	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 711: ROADBUILDING AND EXCAVATING

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.085	2.085	39%	2.211	2.211	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.460			0.539		
2. Legislative Obligations	0.272			0.243		
3. TOTAL OVERHEAD EXPENSES	0.732	0.732	14%	0.782	0.782	15%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.473	2.473	47%	2.297	2.297	43%
D. TOTAL PREMIUM RATE (A+B+C)		5.29	100%		5.29	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 719: INSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.498	2.498	33%	2.755	2.755	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.519			0.630		
2. Legislative Obligations	0.304			0.281		
3. TOTAL OVERHEAD EXPENSES	0.823	0.823	11%	0.911	0.911	12%
C. PAST CLAIMS COST						
1. Past Claims Cost	4.189	4.189	56%	3.844	3.844	51%
D. TOTAL PREMIUM RATE (A+B+C)		7.51	100%		7.51	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 723: INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.941	1.941	43%	2.022	2.022	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.439			0.507		
2. Legislative Obligations	0.260			0.230		
3. TOTAL OVERHEAD EXPENSES	0.699	0.699	15%	0.737	0.737	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.910	1.910	42%	1.791	1.791	39%
D. TOTAL PREMIUM RATE (A+B+C)		4.55	100%		4.55	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 728: ROOFING

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	5.490	5.490	37%	5.546	5.546	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.945			1.084		
2. Legislative Obligations	0.541			0.469		
3. TOTAL OVERHEAD EXPENSES	1.486	1.486	10%	1.553	1.553	10%
C. PAST CLAIMS COST						
1. Past Claims Cost	7.824	7.824	53%	7.701	7.701	52%
D. TOTAL PREMIUM RATE (A+B+C)		14.80	100%		14.80	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 732: HEAVY CIVIL CONSTRUCTION

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.548	2.548	36%	2.659	2.659	38%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.526			0.613		
2. Legislative Obligations	0.308			0.274		
3. TOTAL OVERHEAD EXPENSES	0.834	0.834	12%	0.887	0.887	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.648	3.648	52%	3.484	3.484	50%
D. TOTAL PREMIUM RATE (A+B+C)		7.03	100%		7.03	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 737: MILLWRIGHTING AND WELDING

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.662	2.662	39%	2.569	2.569	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.542			0.599		
2. Legislative Obligations	0.317			0.268		
3. TOTAL OVERHEAD EXPENSES	0.859	0.859	12%	0.867	0.867	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.379	3.379	49%	3.464	3.464	50%
D. TOTAL PREMIUM RATE (A+B+C)		6.90	100%		6.90	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 741: MASONRY

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	5.549	5.549	44%	5.906	5.906	47%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.954			1.134		
2. Legislative Obligations	0.546			0.490		
3. TOTAL OVERHEAD EXPENSES	1.500	1.500	12%	1.624	1.624	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	5.651	5.651	44%	5.170	5.170	41%
D. TOTAL PREMIUM RATE (A+B+C)		12.70	100%		12.70	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 748: FORM WORK AND DEMOLITION

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	5.583	5.583	30%	6.844	6.844	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.959			1.296		
2. Legislative Obligations	0.548			0.557		
3. TOTAL OVERHEAD EXPENSES	1.507	1.507	8%	1.853	1.853	10%
C. PAST CLAIMS COST						
1. Past Claims Cost	11.220	11.220	61%	9.613	9.613	53%
D. TOTAL PREMIUM RATE (A+B+C)		18.31	100%		18.31	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 751: SIDING AND OUTSIDE FINISHING

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.263	3.263	32%	3.780	3.780	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.628			0.797		
2. Legislative Obligations	0.365			0.350		
3. TOTAL OVERHEAD EXPENSES	0.993	0.993	10%	1.147	1.147	11%
C. PAST CLAIMS COST						
1. Past Claims Cost	5.994	5.994	58%	5.323	5.323	52%
D. TOTAL PREMIUM RATE (A+B+C)		10.25	100%		10.25	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 764: HOMEBUILDING

(CLASS G: CONSTRUCTION)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	3.058	3.058	34%	3.345	3.345	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.598			0.726		
2. Legislative Obligations	0.349			0.321		
3. TOTAL OVERHEAD EXPENSES	0.947	0.947	10%	1.047	1.047	12%
C. PAST CLAIMS COST						
1. Past Claims Cost	5.095	5.095	56%	4.708	4.708	52%
D. TOTAL PREMIUM RATE (A+B+C)		9.10	100%		9.10	100%

2015 PREMIUM RATE COMPONENTS

CLASS G: CONSTRUCTION

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	2.449	2.449	37%	2.616	2.616	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.512			0.605		
2. Legislative Obligations	0.301			0.271		
3. TOTAL OVERHEAD EXPENSES	0.813	0.813	12%	0.876	0.876	13%
C. PAST CLAIMS COST						
1. Past Claims Cost	3.389	3.389	51%	3.108	3.108	47%
D. TOTAL PREMIUM RATE (A+B+C)		6.65	100%		6.60	100%

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
704	ELECTRICAL AND INCIDENTAL CONSTRUCTION SERVICES	1.554	0.614	1.522	3.69
707	MECHANICAL AND SHEET METAL WORK	1.650	0.635	1.875	4.16
711	ROADBUILDING AND EXCAVATING	2.085	0.732	2.473	5.29
719	INSIDE FINISHING	2.498	0.823	4.189	7.51
723	INDUSTRIAL, COMMERCIAL & INSTITUTIONAL CONSTRUCTION	1.941	0.699	1.910	4.55
728	ROOFING	5.490	1.486	7.824	14.80
732	HEAVY CIVIL CONSTRUCTION	2.548	0.834	3.648	7.03
737	MILLWRIGHTING AND WELDING	2.662	0.859	3.379	6.90
741	MASONRY	5.549	1.500	5.651	12.70
748	FORM WORK AND DEMOLITION	5.583	1.507	11.220	18.31
751	SIDING AND OUTSIDE FINISHING	3.263	0.993	5.994	10.25
764	HOMEBUILDING	3.058	0.947	5.095	9.10
CLASS G	**CONSTRUCTION**	**2.449**	**0.813**	**3.389**	**6.65**

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SECTION 6H

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2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$640,449,034	$73,300	$38,600	16,592	183	1.10%	781	4.71%
2009	$655,976,089	$74,600	$38,539	17,021	189	1.11%	705	4.14%
2010	$674,667,298	$77,600	$37,121	18,175	177	0.97%	727	4.00%
2011	$695,330,379	$79,600	$34,040	20,427	178	0.87%	692	3.39%
2012	$697,313,249	$81,700	$36,604	19,050	193	1.01%	717	3.76%
2013	$722,288,884	$83,200	$36,294	19,901	165	0.83%	671	3.37%
2014	$737,314,572	$84,100	$36,526	20,186	169	0.84%	681	3.37%
2015	$765,303,693	$85,200	$37,495	20,411	173	0.85%	688	3.37%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$4,903,675,035	$73,300	$42,300	115,927	536	0.46%	1,600	1.38%
2009	$5,165,009,028	$74,600	$42,800	120,679	486	0.40%	1,508	1.25%
2010	$5,427,932,933	$77,600	$44,980	120,675	450	0.37%	1,384	1.15%
2011	$5,628,401,650	$79,600	$43,220	130,226	433	0.33%	1,341	1.03%
2012	$5,814,501,245	$81,700	$45,319	128,301	406	0.32%	1,336	1.04%
2013	$5,966,630,121	$83,200	$46,293	128,889	419	0.33%	1,412	1.10%
2014	$6,090,753,202	$84,100	$46,587	130,738	424	0.32%	1,433	1.10%
2015	$6,321,963,646	$85,200	$47,823	132,196	426	0.32%	1,449	1.10%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$377,282,515	$73,300	$43,697	8,634	185	2.14%	788	9.13%
2009	$388,917,627	$74,600	$41,120	9,458	168	1.78%	675	7.14%
2010	$410,463,705	$77,600	$43,514	9,433	124	1.31%	646	6.85%
2011	$470,834,299	$79,600	$46,534	10,118	122	1.21%	627	6.20%
2012	$479,187,875	$81,700	$46,686	10,264	110	1.07%	591	5.76%
2013	$555,416,109	$83,200	$48,627	11,422	134	1.17%	722	6.32%
2014	$580,093,765	$84,100	$49,742	11,662	134	1.15%	738	6.33%
2015	$600,718,228	$85,200	$50,698	11,849	134	1.13%	749	6.32%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,378,296,173	$73,300	$69,060	19,958	94	0.47%	489	2.45%
2009	$1,455,094,896	$74,600	$67,219	21,647	89	0.41%	503	2.32%
2010	$1,521,598,434	$77,600	$68,059	22,357	70	0.31%	487	2.18%
2011	$1,572,335,663	$79,600	$75,020	20,959	59	0.28%	395	1.88%
2012	$1,553,509,832	$81,700	$71,703	21,666	27	0.12%	382	1.76%
2013	$1,523,237,446	$83,200	$68,685	22,177	27	0.12%	359	1.62%
2014	$1,590,916,306	$84,100	$70,261	22,643	27	0.12%	367	1.62%
2015	$1,647,479,222	$85,200	$71,614	23,005	27	0.12%	373	1.62%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,039,776,838	$73,300	$66,102	15,730	127	0.81%	865	5.50%
2009	$1,128,343,177	$74,600	$64,721	17,434	118	0.68%	770	4.42%
2010	$1,235,112,791	$77,600	$62,160	19,870	135	0.68%	816	4.11%
2011	$1,291,732,791	$79,600	$67,619	19,103	126	0.66%	794	4.16%
2012	$1,311,767,429	$81,700	$68,010	19,288	102	0.53%	791	4.10%
2013	$1,357,629,332	$83,200	$70,336	19,302	127	0.66%	886	4.59%
2014	$1,417,950,069	$84,100	$71,948	19,708	127	0.64%	905	4.59%
2015	$1,468,363,400	$85,200	$73,334	20,023	127	0.63%	919	4.59%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$304,767,865	$73,300	$59,676	5,107	32	0.63%	134	2.62%
2009	$299,323,116	$74,600	$60,900	4,915	29	0.59%	159	3.23%
2010	$309,897,954	$77,600	$60,681	5,107	16	0.31%	114	2.23%
2011	$325,999,714	$79,600	$69,421	4,696	16	0.34%	82	1.75%
2012	$355,679,368	$81,700	$59,034	6,025	16	0.27%	103	1.71%
2013	$361,209,528	$83,200	$73,837	4,892	15	0.31%	125	2.56%
2014	$368,202,564	$84,100	$74,175	4,964	15	0.30%	127	2.56%
2015	$376,629,585	$85,200	$75,041	5,019	15	0.30%	128	2.55%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,566,001,848	$73,300	$45,720	34,252	687	2.01%	2,003	5.85%
2009	$1,643,351,488	$74,600	$44,099	37,265	718	1.93%	1,966	5.28%
2010	$1,886,860,570	$77,600	$49,819	37,874	653	1.72%	1,895	5.00%
2011	$1,967,606,758	$79,600	$51,480	38,221	652	1.71%	1,988	5.20%
2012	$2,023,891,845	$81,700	$51,242	39,497	621	1.57%	1,905	4.82%
2013	$2,102,883,728	$83,200	$53,013	39,667	642	1.62%	2,003	5.05%
2014	$2,154,940,161	$84,100	$54,060	39,862	633	1.59%	2,014	5.05%
2015	$2,189,934,506	$85,200	$54,939	39,861	620	1.56%	2,014	5.05%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$2,207,634,204	$73,300	$32,680	67,554	2,397	3.55%	6,236	9.23%
2009	$2,333,718,347	$74,600	$34,240	68,158	2,178	3.20%	5,730	8.41%
2010	$2,425,029,902	$77,600	$34,640	70,006	2,261	3.23%	5,812	8.30%
2011	$2,525,295,508	$79,600	$35,180	71,783	1,862	2.59%	5,634	7.85%
2012	$2,603,415,767	$81,700	$35,038	74,302	2,190	2.95%	5,980	8.05%
2013	$2,687,695,150	$83,200	$36,193	74,260	1,922	2.59%	5,776	7.78%
2014	$2,776,048,244	$84,100	$37,195	74,634	1,984	2.66%	5,808	7.78%
2015	$2,871,366,785	$85,200	$38,112	75,341	2,052	2.72%	5,862	7.78%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$305,066,691	$73,300	$24,818	12,292	347	2.82%	823	6.70%
2009	$335,011,624	$74,600	$24,680	13,574	298	2.20%	709	5.22%
2010	$359,234,286	$77,600	$26,181	13,721	296	2.16%	671	4.89%
2011	$341,306,779	$79,600	$26,000	13,127	227	1.73%	599	4.56%
2012	$360,273,606	$81,700	$26,103	13,802	233	1.69%	562	4.07%
2013	$386,896,537	$83,200	$27,240	14,203	216	1.52%	600	4.22%
2014	$399,615,058	$84,100	$27,994	14,275	213	1.49%	603	4.22%
2015	$413,336,262	$85,200	$28,684	14,410	211	1.46%	609	4.23%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$12,412,886,712	$73,300	$47,865	259,333	4,362	1.68%	11,987	4.62%
2009	$13,048,828,798	$74,600	$48,368	269,782	4,180	1.55%	11,583	4.29%
2010	$13,391,297,003	$77,600	$50,777	263,729	3,877	1.47%	10,935	4.15%
2011	$13,883,870,573	$79,600	$51,698	268,556	3,241	1.21%	10,168	3.79%
2012	$14,346,819,891	$81,700	$52,277	274,437	3,273	1.19%	10,592	3.86%
2013	$14,904,828,353	$83,200	$53,770	277,198	2,966	1.07%	10,350	3.73%
2014	$15,394,788,531	$84,100	$55,259	278,595	2,947	1.06%	10,407	3.74%
2015	$15,923,384,812	$85,200	$56,619	281,235	2,936	1.04%	10,505	3.74%

*** Experience for rate groups 853 and 861 has been combined in order to determine a common 2015 Premium Rate.**

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,100,028,017	$73,300	$28,319	38,844	990	2.55%	2,207	5.68%
2009	$1,170,841,797	$74,600	$28,560	40,996	905	2.21%	2,074	5.06%
2010	$1,189,079,681	$77,600	$28,261	42,075	885	2.10%	2,087	4.96%
2011	$1,278,926,157	$79,600	$30,059	42,547	810	1.90%	2,184	5.13%
2012	$1,370,509,610	$81,700	$28,593	47,932	915	1.91%	2,408	5.02%
2013	$1,437,603,792	$83,200	$29,252	49,145	931	1.89%	2,633	5.36%
2014	$1,484,862,404	$84,100	$30,062	49,393	947	1.92%	2,648	5.36%
2015	$1,535,846,719	$85,200	$30,803	49,861	965	1.94%	2,672	5.36%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$673,091,691	$73,300	$35,759	18,823	619	3.29%	1,388	7.37%
2009	$702,120,966	$74,600	$37,818	18,566	632	3.40%	1,515	8.16%
2010	$715,582,541	$77,600	$39,099	18,302	642	3.51%	1,518	8.29%
2011	$721,142,776	$79,600	$39,280	18,359	639	3.48%	1,522	8.29%
2012	$730,011,735	$81,700	$38,754	18,837	642	3.41%	1,515	8.04%
2013	$733,536,732	$83,200	$38,567	19,020	624	3.28%	1,561	8.21%
2014	$757,650,419	$84,100	$39,634	19,116	625	3.27%	1,579	8.26%
2015	$783,665,144	$85,200	$40,611	19,297	628	3.25%	1,603	8.31%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$12,412,886,712	$73,300	$47,865	259,333	4,362	1.68%	11,987	4.62%
2009	$13,048,828,798	$74,600	$48,368	269,782	4,180	1.55%	11,583	4.29%
2010	$13,391,297,003	$77,600	$50,777	263,729	3,877	1.47%	10,935	4.15%
2011	$13,883,870,573	$79,600	$51,698	268,556	3,241	1.21%	10,168	3.79%
2012	$14,346,819,891	$81,700	$52,277	274,437	3,273	1.19%	10,592	3.86%
2013	$14,904,828,353	$83,200	$53,770	277,198	2,966	1.07%	10,350	3.73%
2014	$15,394,788,531	$84,100	$55,259	278,595	2,947	1.06%	10,407	3.74%
2015	$15,923,384,812	$85,200	$56,619	281,235	2,936	1.04%	10,505	3.74%

*** Experience for rate groups 853 and 861 has been combined in order to determine a common 2015 Premium Rate.**

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,836,732,046	$73,300	$42,282	43,440	383	0.88%	1,012	2.33%
2009	$1,952,805,569	$74,600	$45,880	42,563	275	0.65%	849	1.99%
2010	$2,012,017,367	$77,600	$44,299	45,419	266	0.59%	786	1.73%
2011	$2,085,519,252	$79,600	$44,418	46,952	260	0.55%	760	1.62%
2012	$2,209,162,955	$81,700	$47,707	46,307	278	0.60%	798	1.72%
2013	$2,283,410,462	$83,200	$49,774	45,876	258	0.56%	832	1.81%
2014	$2,358,473,431	$84,100	$51,152	46,107	266	0.58%	837	1.82%
2015	$2,439,454,101	$85,200	$52,412	46,544	275	0.59%	844	1.81%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS H: GOVERNMENT AND RELATED SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$28,745,688,667	$73,300	$43,787	656,486	10,942	1.67%	30,313	4.62%
2009	$30,279,342,524	$74,600	$44,394	682,058	10,265	1.51%	28,746	4.21%
2010	$31,558,774,465	$77,600	$45,954	686,743	9,852	1.43%	27,878	4.06%
2011	$32,788,302,298	$79,600	$46,503	705,074	8,625	1.22%	26,786	3.80%
2012	$33,856,091,731	$81,700	$47,041	719,709	9,006	1.25%	27,680	3.85%
2013	$35,023,257,495	$83,200	$48,245	725,952	8,446	1.16%	27,930	3.85%
2014	$36,111,608,726	$84,100	$49,341	731,883	8,511	1.16%	28,147	3.85%
2015	$37,337,446,103	$85,200	$50,521	739,052	8,589	1.16%	28,415	3.84%

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost		2015 Premium Rate
		Cost Index * (%)	Cost per Claim ($)	($)
810	SCHOOL BOARDS	42%	3,179	0.81
817	EDUCATIONAL FACILITIES	80%	6,091	0.36
830	POWER AND TELECOMMUNICATION LINES	154%	11,767	4.45
833	ELECTRIC POWER GENERATION	181%	13,845	0.78
835	OIL, POWER AND WATER DISTRIBUTION	85%	6,457	1.07
838	NATURAL GAS DISTRIBUTION	114%	8,699	0.69
845	LOCAL GOVERNMENT SERVICES	192%	14,709	2.88
851	HOMES FOR NURSING CARE	97%	7,432	3.29
852	HOMES FOR RESIDENTIAL CARE	122%	9,292	3.30
853	HOSPITALS	80%	6,136	1.10
857	NURSING SERVICES	105%	8,057	3.31
858	GROUP HOMES	97%	7,388	3.14
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	80%	6,136	1.10
875	PROFESSIONAL OFFICES AND AGENCIES	130%	9,968	0.73
CLASS H	GOVERNMENT AND RELATED SERVICES		7,641	1.41

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.139**
B.2 Legislative Obligations		
	WSIAT	0.005
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.025
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - PSHSA	0.011
	Safety Groups	0.016
	Other Prevention	0.003
	WHSC	0.002
	Health Clinics	0.002
	Sub-Total	**0.069**
B.3 TOTAL OVERHEAD EXPENSES		**0.208**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.068**
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.012
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - PSHSA	0.009
	Safety Groups	0.008
	Other Prevention	0.002
	WHSC	0.001
	Health Clinics	0.001
	Sub-Total	**0.037**
B.3 TOTAL OVERHEAD EXPENSES		**0.105**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.375
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.068
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - IHSA	0.066
	Safety Groups	0.043
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	0.225
B.3 TOTAL OVERHEAD EXPENSES		0.600

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.153**
B.2 Legislative Obligations		
	WSIAT	**0.006**
	Office of Worker Advisor	**0.003**
	Office of Employer Advisor	**0.001**
	OHSA	**0.027**
	Mine Rescue	**0.000**
	Program Administration	**0.000**
	Institute of Work and Health	**0.001**
	Total Grants	**0.000**
	SWA - IHSA	**0.044**
	Safety Groups	**0.018**
	Other Prevention	**0.003**
	WHSC	**0.002**
	Health Clinics	**0.002**
	Sub-Total	**0.109**
B.3 TOTAL OVERHEAD EXPENSES		**0.262**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.197**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.035
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - IHSA	0.046
	Safety Groups	0.023
	Other Prevention	0.004
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.129**
B.3 TOTAL OVERHEAD EXPENSES		**0.326**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.144**
B.2 Legislative Obligations		
	WSIAT	**0.006**
	Office of Worker Advisor	**0.003**
	Office of Employer Advisor	**0.001**
	OHSA	**0.026**
	Mine Rescue	**0.000**
	Program Administration	**0.000**
	Institute of Work and Health	**0.001**
	Total Grants	**0.000**
	SWA - IHSA	**0.044**
	Safety Groups	**0.017**
	Other Prevention	**0.003**
	WHSC	**0.002**
	Health Clinics	**0.002**
	Sub-Total	**0.105**
B.3 TOTAL OVERHEAD EXPENSES		**0.249**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.327
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.059
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - PSHSA	0.023
	Safety Groups	0.038
	Other Prevention	0.007
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	0.162
B.3 TOTAL OVERHEAD EXPENSES		0.489

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.382
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.003
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - PSHSA	0.025
	Safety Groups	0.044
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	0.187
B.3 TOTAL OVERHEAD EXPENSES		0.569

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.361
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.065
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - PSHSA	0.023
	Safety Groups	0.042
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	0.177
B.3 TOTAL OVERHEAD EXPENSES		0.538

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.197**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.035
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - PSHSA	0.012
	Safety Groups	0.023
	Other Prevention	0.004
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.095**
B.3 TOTAL OVERHEAD EXPENSES		**0.292**

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* Experience for rate groups 853 and 861 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.365**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.066
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - PSHSA	0.024
	Safety Groups	0.042
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.179**
B.3 TOTAL OVERHEAD EXPENSES		**0.544**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.381**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - PSHSA	0.025
	Safety Groups	0.044
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.187**
B.3 TOTAL OVERHEAD EXPENSES		**0.568**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.197
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.035
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - PSHSA	0.012
	Safety Groups	0.023
	Other Prevention	0.004
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	0.095
B.3 TOTAL OVERHEAD EXPENSES		0.292

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* Experience for rate groups 853 and 861 has been combined in order to determine a common 2015 Premium Rate.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.168
B.2 Legislative Obligations		
	WSIAT	0.006
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - PSHSA	0.011
	Safety Groups	0.019
	Other Prevention	0.004
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	0.082
B.3 TOTAL OVERHEAD EXPENSES		**0.250**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS H: GOVERNMENT AND RELATED SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.207**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.037
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA	0.018
	Safety Groups	0.024
	Other Prevention	0.005
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.105**
B.3 TOTAL OVERHEAD EXPENSES		**0.312**

2015 PREMIUM RATE COMPONENTS

RATE GROUP 810: SCHOOL BOARDS

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.290	0.290	36%	0.345	0.345	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.139			0.182		
2. Legislative Obligations	0.069			0.064		
3. TOTAL OVERHEAD EXPENSES	0.208	0.208	26%	0.246	0.246	30%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.312	0.312	39%	0.219	0.219	27%
D. TOTAL PREMIUM RATE (A+B+C)		0.81	100%		0.81	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 817: EDUCATIONAL FACILITIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.142	0.142	39%	0.128	0.128	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.068			0.067		
2. Legislative Obligations	0.037			0.028		
3. TOTAL OVERHEAD EXPENSES	0.105	0.105	29%	0.095	0.095	26%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.113	0.113	31%	0.137	0.137	38%
D. TOTAL PREMIUM RATE (A+B+C)		0.36	100%		0.36	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 830: POWER AND TELECOMMUNICATION LINES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.489	1.489	33%	1.567	1.567	35%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.375			0.424		
2. Legislative Obligations	0.225			0.196		
3. TOTAL OVERHEAD EXPENSES	0.600	0.600	13%	0.620	0.620	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.361	2.361	53%	2.263	2.263	51%
D. TOTAL PREMIUM RATE (A+B+C)		4.45	100%		4.45	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 833: ELECTRIC POWER GENERATION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.318	0.318	41%	0.240	0.240	31%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.153			0.127		
2. Legislative Obligations	0.109			0.084		
3. TOTAL OVERHEAD EXPENSES	0.262	0.262	34%	0.211	0.211	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.200	0.200	26%	0.329	0.329	42%
D. TOTAL PREMIUM RATE (A+B+C)		0.78	100%		0.78	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 835: OIL, POWER AND WATER DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.410	0.410	38%	0.394	0.394	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.197			0.208		
2. Legislative Obligations	0.129			0.110		
3. TOTAL OVERHEAD EXPENSES	0.326	0.326	30%	0.318	0.318	30%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.334	0.334	31%	0.358	0.358	33%
D. TOTAL PREMIUM RATE (A+B+C)		1.07	100%		1.07	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 838: NATURAL GAS DISTRIBUTION

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.300	0.300	43%	0.295	0.295	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.144			0.156		
2. Legislative Obligations	0.105			0.093		
3. TOTAL OVERHEAD EXPENSES	0.249	0.249	36%	0.249	0.249	36%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.141	0.141	20%	0.146	0.146	21%
D. TOTAL PREMIUM RATE (A+B+C)		0.69	100%		0.69	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 845: LOCAL GOVERNMENT SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.373	1.373	48%	1.173	1.173	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.327			0.362		
2. Legislative Obligations	0.162			0.127		
3. TOTAL OVERHEAD EXPENSES	0.489	0.489	17%	0.489	0.489	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.018	1.018	35%	0.578	0.578	26%
D. TOTAL PREMIUM RATE (A+B+C)		2.88	100%		2.24	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 851: HOMES FOR NURSING CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.540	1.540	47%	1.703	1.703	52%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.382			0.445		
2. Legislative Obligations	0.187			0.157		
3. TOTAL OVERHEAD EXPENSES	0.569	0.569	17%	0.602	0.602	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.181	1.181	36%	0.985	0.985	30%
D. TOTAL PREMIUM RATE (A+B+C)		3.29	100%		3.29	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 852: HOMES FOR RESIDENTIAL CARE

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.390	1.390	42%	1.336	1.336	40%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.361			0.388		
2. Legislative Obligations	0.177			0.136		
3. TOTAL OVERHEAD EXPENSES	0.538	0.538	16%	0.524	0.524	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.372	1.372	42%	1.440	1.440	44%
D. TOTAL PREMIUM RATE (A+B+C)		3.30	100%		3.30	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 853: HOSPITALS*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.411	0.411	37%	0.425	0.425	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.197			0.224		
2. Legislative Obligations	0.095			0.077		
3. TOTAL OVERHEAD EXPENSES	0.292	0.292	27%	0.301	0.301	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.397	0.397	36%	0.374	0.374	34%
D. TOTAL PREMIUM RATE (A+B+C)		1.10	100%		1.10	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2015 premium rate.

2015 PREMIUM RATE COMPONENTS

RATE GROUP 857: NURSING SERVICES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.423	1.423	43%	1.805	1.805	55%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.365			0.461		
2. Legislative Obligations	0.179			0.163		
3. TOTAL OVERHEAD EXPENSES	0.544	0.544	16%	0.624	0.624	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.343	1.343	41%	0.881	0.881	27%
D. TOTAL PREMIUM RATE (A+B+C)		3.31	100%		3.31	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 858: GROUP HOMES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.534	1.534	49%	1.744	1.744	56%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.381			0.451		
2. Legislative Obligations	0.187			0.160		
3. TOTAL OVERHEAD EXPENSES	0.568	0.568	18%	0.611	0.611	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.038	1.038	33%	0.785	0.785	25%
D. TOTAL PREMIUM RATE (A+B+C)		3.14	100%		3.14	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 861: TREATMENT CLINICS AND SPECIALIZED SERVICES*

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.411	0.411	37%	0.425	0.425	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.197			0.224		
2. Legislative Obligations	0.095			0.077		
3. TOTAL OVERHEAD EXPENSES	0.292	0.292	27%	0.301	0.301	27%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.397	0.397	36%	0.374	0.374	34%
D. TOTAL PREMIUM RATE (A+B+C)		1.10	100%		1.10	100%

* Experience for rate groups 853 and 861 has been combined in order to determine a common 2015 premium rate.

2015 PREMIUM RATE COMPONENTS

RATE GROUP 875: PROFESSIONAL OFFICES AND AGENCIES

(CLASS H: GOVERNMENT AND RELATED SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.350	0.350	48%	0.285	0.285	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.168			0.151		
2. Legislative Obligations	0.082			0.054		
3. TOTAL OVERHEAD EXPENSES	0.250	0.250	34%	0.205	0.205	28%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.130	0.130	18%	0.240	0.240	33%
D. TOTAL PREMIUM RATE (A+B+C)		0.73	100%		0.73	100%

2015 PREMIUM RATE COMPONENTS

CLASS H: GOVERNMENT AND RELATED SERVICES

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.590	0.590	42%	0.597	0.597	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.207			0.229		
2. Legislative Obligations	0.105			0.085		
3. TOTAL OVERHEAD EXPENSES	0.312	0.312	22%	0.314	0.314	23%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.508	0.508	36%	0.438	0.438	32%
D. TOTAL PREMIUM RATE (A+B+C)		1.41	100%		1.35	100%

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
810	SCHOOL BOARDS	0.290	0.208	0.312	0.81
817	EDUCATIONAL FACILITIES	0.142	0.105	0.113	0.36
830	POWER AND TELECOMMUNICATION LINES	1.489	0.600	2.361	4.45
833	ELECTRIC POWER GENERATION	0.318	0.262	0.200	0.78
835	OIL, POWER AND WATER DISTRIBUTION	0.410	0.326	0.334	1.07
838	NATURAL GAS DISTRIBUTION	0.300	0.249	0.141	0.69
845	LOCAL GOVERNMENT SERVICES	1.373	0.489	1.018	2.88
851	HOMES FOR NURSING CARE	1.540	0.569	1.181	3.29
852	HOMES FOR RESIDENTIAL CARE	1.390	0.538	1.372	3.30
853	HOSPITALS	0.411	0.292	0.397	1.10
857	NURSING SERVICES	1.423	0.544	1.343	3.31
858	GROUP HOMES	1.534	0.568	1.038	3.14
861	TREATMENT CLINICS AND SPECIALIZED SERVICES	0.411	0.292	0.397	1.10
875	PROFESSIONAL OFFICES AND AGENCIES	0.350	0.250	0.130	0.73
CLASS H	**GOVERNMENT AND RELATED SERVICES**	**0.590**	**0.312**	**0.508**	**1.41**

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SECTION 6I

Class I – Other Services

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2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$624,037,517	$73,300	$31,482	19,822	294	1.48%	861	4.34%
2009	$649,294,985	$74,600	$30,762	21,107	253	1.20%	734	3.48%
2010	$681,652,807	$77,600	$31,501	21,639	258	1.19%	719	3.32%
2011	$718,478,242	$79,600	$32,903	21,836	230	1.05%	699	3.20%
2012	$740,704,090	$81,700	$34,074	21,738	265	1.22%	681	3.13%
2013	$756,390,340	$83,200	$33,176	22,799	231	1.01%	681	2.99%
2014	$771,034,098	$84,100	$33,328	23,135	238	1.03%	691	2.99%
2015	$788,680,691	$85,200	$33,717	23,391	243	1.04%	699	2.99%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$933,800,865	$73,300	$34,143	27,350	240	0.88%	604	2.21%
2009	$991,467,275	$74,600	$35,344	28,052	200	0.71%	515	1.84%
2010	$1,043,418,977	$77,600	$34,241	30,473	156	0.51%	461	1.51%
2011	$1,092,072,870	$79,600	$35,820	30,488	171	0.56%	420	1.38%
2012	$1,143,270,668	$81,700	$40,282	28,382	157	0.55%	384	1.35%
2013	$1,219,324,947	$83,200	$38,426	31,732	149	0.47%	425	1.34%
2014	$1,242,931,145	$84,100	$38,602	32,199	149	0.46%	431	1.34%
2015	$1,271,378,006	$85,200	$39,053	32,555	148	0.45%	436	1.34%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$911,539,094	$73,300	$28,941	31,497	530	1.68%	1,256	3.99%
2009	$936,206,249	$74,600	$32,039	29,221	455	1.56%	1,109	3.80%
2010	$996,332,189	$77,600	$31,860	31,272	410	1.31%	1,038	3.32%
2011	$1,020,860,186	$79,600	$32,680	31,238	384	1.23%	957	3.06%
2012	$1,031,479,748	$81,700	$32,650	31,592	352	1.11%	946	2.99%
2013	$1,062,798,321	$83,200	$33,174	32,037	385	1.20%	1,054	3.29%
2014	$1,083,374,155	$84,100	$33,325	32,509	390	1.20%	1,070	3.29%
2015	$1,108,169,249	$85,200	$33,716	32,868	394	1.20%	1,082	3.29%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$5,873,476,421	$73,300	$20,140	291,626	4,460	1.53%	14,077	4.83%
2009	$5,912,695,629	$74,600	$20,260	291,834	3,632	1.24%	11,144	3.82%
2010	$6,188,050,790	$77,600	$21,320	290,246	3,160	1.09%	9,601	3.31%
2011	$6,478,615,465	$79,600	$21,520	301,048	3,064	1.02%	9,697	3.22%
2012	$6,727,399,202	$81,700	$21,525	312,538	3,117	1.00%	9,928	3.18%
2013	$6,959,703,441	$83,200	$21,487	323,906	3,149	0.97%	9,892	3.05%
2014	$7,059,746,774	$84,100	$21,578	327,172	3,176	0.97%	9,995	3.05%
2015	$7,298,141,161	$85,200	$22,103	330,184	3,198	0.97%	10,086	3.05%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$875,559,008	$73,300	$25,981	33,700	729	2.16%	1,941	5.76%
2009	$872,556,565	$74,600	$25,542	34,162	694	2.03%	1,722	5.04%
2010	$886,563,281	$77,600	$25,481	34,793	607	1.74%	1,618	4.65%
2011	$927,664,466	$79,600	$25,938	35,764	621	1.74%	1,624	4.54%
2012	$932,630,163	$81,700	$26,306	35,453	587	1.66%	1,564	4.41%
2013	$968,272,436	$83,200	$26,655	36,326	572	1.57%	1,565	4.31%
2014	$982,191,018	$84,100	$26,769	36,692	568	1.55%	1,581	4.31%
2015	$1,015,357,764	$85,200	$27,420	37,030	563	1.52%	1,596	4.31%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$970,389,255	$73,300	$24,065	40,323	766	1.90%	1,975	4.90%
2009	$1,022,311,256	$74,600	$24,944	40,985	639	1.56%	1,674	4.08%
2010	$1,089,178,125	$77,600	$24,784	43,947	542	1.23%	1,514	3.45%
2011	$1,154,155,184	$79,600	$25,803	44,730	590	1.32%	1,505	3.36%
2012	$1,182,432,166	$81,700	$25,684	46,038	539	1.17%	1,502	3.26%
2013	$1,228,168,415	$83,200	$26,017	47,206	514	1.09%	1,583	3.35%
2014	$1,251,945,823	$84,100	$26,136	47,901	513	1.07%	1,607	3.35%
2015	$1,280,599,003	$85,200	$26,442	48,431	510	1.05%	1,624	3.35%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,076,627,295	$73,300	$22,641	47,553	1,515	3.19%	4,036	8.49%
2009	$910,753,662	$74,600	$23,580	38,624	723	1.87%	2,219	5.75%
2010	$1,086,926,149	$77,600	$23,739	45,786	953	2.08%	2,942	6.43%
2011	$1,206,631,529	$79,600	$24,260	49,737	847	1.70%	3,018	6.07%
2012	$1,264,166,898	$81,700	$24,799	50,977	975	1.91%	3,268	6.41%
2013	$1,298,031,094	$83,200	$24,363	53,278	928	1.74%	3,247	6.09%
2014	$1,316,689,843	$84,100	$24,467	53,815	965	1.79%	3,281	6.10%
2015	$1,361,151,985	$85,200	$25,063	54,310	1,001	1.84%	3,310	6.09%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$399,338,731	$73,300	$30,801	12,965	263	2.03%	857	6.61%
2009	$373,894,515	$74,600	$30,263	12,355	168	1.36%	542	4.39%
2010	$380,562,022	$77,600	$31,719	11,998	140	1.17%	454	3.78%
2011	$414,290,418	$79,600	$34,985	11,842	153	1.29%	491	4.15%
2012	$423,979,793	$81,700	$34,156	12,413	143	1.15%	452	3.64%
2013	$442,696,522	$83,200	$33,238	13,319	171	1.28%	539	4.05%
2014	$449,060,132	$84,100	$33,380	13,453	172	1.28%	545	4.05%
2015	$464,224,049	$85,200	$34,192	13,577	174	1.28%	550	4.05%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$920,768,115	$73,300	$28,182	32,672	548	1.68%	1,505	4.61%
2009	$914,023,150	$74,600	$27,700	32,997	446	1.35%	1,310	3.97%
2010	$921,874,793	$77,600	$29,038	31,747	406	1.28%	1,160	3.65%
2011	$920,707,364	$79,600	$29,054	31,689	347	1.10%	1,062	3.35%
2012	$925,859,968	$81,700	$28,732	32,224	356	1.10%	1,054	3.27%
2013	$930,958,557	$83,200	$29,772	31,270	327	1.05%	1,058	3.38%
2014	$944,340,765	$84,100	$29,898	31,585	330	1.04%	1,069	3.38%
2015	$976,229,379	$85,200	$30,626	31,876	332	1.04%	1,079	3.38%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$370,229,341	$73,300	$23,483	15,766	251	1.59%	599	3.80%
2009	$387,402,529	$74,600	$23,142	16,740	189	1.13%	468	2.80%
2010	$406,929,483	$77,600	$26,282	15,483	165	1.07%	368	2.38%
2011	$422,852,248	$79,600	$26,073	16,218	191	1.18%	400	2.47%
2012	$440,468,285	$81,700	$27,248	16,165	160	0.99%	393	2.43%
2013	$460,224,009	$83,200	$25,222	18,247	181	0.99%	434	2.38%
2014	$466,839,570	$84,100	$25,329	18,431	180	0.98%	438	2.38%
2015	$482,603,866	$85,200	$25,945	18,601	178	0.96%	443	2.38%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$4,249,134,163	$73,300	$37,338	113,802	147	0.13%	401	0.35%
2009	$4,040,637,901	$74,600	$36,201	111,617	142	0.13%	334	0.30%
2010	$4,264,699,429	$77,600	$35,579	119,866	112	0.09%	294	0.25%
2011	$4,473,997,207	$79,600	$36,401	122,910	116	0.09%	316	0.26%
2012	$4,625,699,770	$81,700	$35,824	129,123	129	0.10%	348	0.27%
2013	$4,710,798,848	$83,200	$36,475	129,153	131	0.10%	314	0.24%
2014	$4,778,514,954	$84,100	$36,630	130,455	138	0.11%	317	0.24%
2015	$4,939,876,428	$85,200	$37,521	131,656	145	0.11%	320	0.24%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$8,146,184,128	$73,300	$35,679	228,316	635	0.28%	1,865	0.82%
2009	$8,054,871,722	$74,600	$35,640	226,006	484	0.21%	1,345	0.60%
2010	$8,160,797,761	$77,600	$36,501	223,577	435	0.19%	1,186	0.53%
2011	$8,785,859,177	$79,600	$35,642	246,505	452	0.18%	1,264	0.51%
2012	$9,387,025,214	$81,700	$38,253	245,396	426	0.17%	1,269	0.52%
2013	$9,818,501,856	$83,200	$38,285	256,460	384	0.15%	1,209	0.47%
2014	$10,008,588,588	$84,100	$38,460	260,236	383	0.15%	1,227	0.47%
2015	$10,237,654,321	$85,200	$38,910	263,113	381	0.14%	1,241	0.47%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$945,580,526	$73,300	$35,822	26,397	198	0.75%	582	2.20%
2009	$1,014,418,829	$74,600	$42,019	24,142	182	0.75%	554	2.29%
2010	$1,104,996,534	$77,600	$46,242	23,896	193	0.81%	622	2.60%
2011	$1,203,194,218	$79,600	$47,140	25,524	200	0.78%	649	2.54%
2012	$1,256,827,175	$81,700	$50,121	25,076	218	0.87%	647	2.58%
2013	$1,285,220,823	$83,200	$46,834	27,442	198	0.72%	641	2.34%
2014	$1,303,695,429	$84,100	$47,033	27,719	200	0.72%	652	2.35%
2015	$1,347,718,775	$85,200	$48,178	27,974	201	0.72%	661	2.36%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$275,087,428	$73,300	$31,017	8,869	204	2.30%	648	7.31%
2009	$265,819,442	$74,600	$32,441	8,194	174	2.12%	542	6.61%
2010	$262,700,046	$77,600	$34,099	7,704	145	1.88%	477	6.19%
2011	$263,392,902	$79,600	$32,879	8,011	118	1.47%	367	4.58%
2012	$265,372,501	$81,700	$33,052	8,029	95	1.18%	346	4.31%
2013	$263,595,145	$83,200	$34,561	7,627	86	1.13%	342	4.48%
2014	$268,698,362	$84,100	$34,720	7,739	86	1.11%	347	4.48%
2015	$274,848,039	$85,200	$35,124	7,825	85	1.09%	351	4.49%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$997,838,424	$73,300	$33,740	29,574	148	0.50%	386	1.31%
2009	$1,041,257,249	$74,600	$34,601	30,093	144	0.48%	358	1.19%
2010	$1,074,483,281	$77,600	$35,460	30,301	126	0.42%	314	1.04%
2011	$1,117,400,677	$79,600	$34,739	32,166	115	0.36%	297	0.92%
2012	$1,146,921,803	$81,700	$34,056	33,678	147	0.44%	331	0.98%
2013	$1,206,177,671	$83,200	$35,749	33,740	133	0.39%	341	1.01%
2014	$1,223,516,058	$84,100	$35,901	34,080	140	0.41%	345	1.01%
2015	$1,264,831,897	$85,200	$36,775	34,394	148	0.43%	348	1.01%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$1,658,824,018	$73,300	$45,861	36,171	120	0.33%	284	0.79%
2009	$1,749,318,716	$74,600	$49,420	35,397	97	0.27%	260	0.73%
2010	$1,785,713,516	$77,600	$48,661	36,697	98	0.27%	261	0.71%
2011	$1,868,389,424	$79,600	$46,361	40,301	106	0.26%	259	0.64%
2012	$1,863,921,593	$81,700	$47,066	39,602	113	0.29%	280	0.71%
2013	$1,926,474,748	$83,200	$50,800	37,923	84	0.22%	265	0.70%
2014	$2,012,069,817	$84,100	$51,965	38,720	84	0.22%	271	0.70%
2015	$2,083,606,286	$85,200	$52,965	39,339	84	0.21%	275	0.70%

2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

CLASS I: OTHER SERVICES

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$29,228,414,329	$73,300	$29,334	996,403	11,048	1.11%	31,877	3.20%
2009	$29,136,929,674	$74,600	$29,685	981,526	8,622	0.88%	24,830	2.53%
2010	$30,334,879,183	$77,600	$30,352	999,425	7,906	0.79%	23,029	2.30%
2011	$32,068,561,575	$79,600	$30,541	1,050,007	7,705	0.73%	23,029	2.19%
2012	$33,358,159,036	$81,700	$31,222	1,068,424	7,779	0.73%	23,393	2.19%
2013	$34,537,337,174	$83,200	$31,327	1,102,465	7,623	0.69%	23,590	2.14%
2014	$35,163,236,529	$84,100	$31,513	1,115,841	7,712	0.69%	23,867	2.14%
2015	$36,195,070,897	$85,200	$32,113	1,127,124	7,785	0.69%	24,101	2.14%

2015 PREMIUM RATES

NEW CLAIMS COST BY RATE GROUP

Rate Group	Description	2015 New Claims Cost Cost Index * (%)	 Cost per Claim ($)	2015 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	170%	13,835	3.04
908	OTHER REAL ESTATE SERVICES	142%	11,579	1.31
911	SECURITY AND INVESTIGATION SERVICES	95%	7,731	1.74
919	RESTAURANTS AND CATERING	66%	5,379	1.72
921	HOTELS, MOTELS AND CAMPING	117%	9,546	3.10
923	JANITORIAL SERVICES	146%	11,931	3.73
929	SUPPLY OF NON-CLERICAL LABOUR	83%	6,739	5.05
933	EQUIPMENT RENTAL AND REPAIR SERVICES	153%	12,454	3.08
937	RECREATIONAL SERVICES AND FACILITIES	105%	8,536	2.19
944	PERSONAL SERVICES	158%	12,849	3.26
956	LEGAL AND FINANCIAL SERVICES	149%	12,142	0.21
958	TECHNICAL AND BUSINESS SERVICES	181%	14,793	0.38
962	ADVERTISING AND ENTERTAINMENT	121%	9,843	1.09
975	LINEN AND LAUNDRY SERVICES	146%	11,876	4.12
981	MEMBERSHIP ORGANIZATIONS	151%	12,286	0.79
983	COMMUNICATIONS INDUSTRIES	145%	11,848	0.37
CLASS I	**OTHER SERVICES**		**8,151**	**1.32**

* The Cost Index compares the average cost of a claim for a Rate Group to that of the Class.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.340
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.062
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.035
	Safety Groups	0.039
	Other Prevention	0.008
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	0.180
B.3 TOTAL OVERHEAD EXPENSES		0.520

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.198**
B.2 Legislative Obligations		
	WSIAT	0.008
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.036
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.022
	Safety Groups	0.023
	Other Prevention	0.005
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.105**
B.3 TOTAL OVERHEAD EXPENSES		**0.303**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.272
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.049
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.027
	Safety Groups	0.031
	Other Prevention	0.006
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	0.143
B.3 TOTAL OVERHEAD EXPENSES		0.415

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.270
B.2 Legislative Obligations		
	WSIAT	0.010
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.049
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.027
	Safety Groups	0.031
	Other Prevention	0.006
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	0.142
B.3 TOTAL OVERHEAD EXPENSES		0.412

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.380**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.040
	Safety Groups	0.044
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.201**
B.3 TOTAL OVERHEAD EXPENSES		**0.581**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.381
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.040
	Safety Groups	0.044
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	0.202
B.3 TOTAL OVERHEAD EXPENSES		0.583

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.400**
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.008
	Office of Employer Advisor	0.003
	OHSA	0.073
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.042
	Safety Groups	0.046
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	**0.212**
B.3 TOTAL OVERHEAD EXPENSES		**0.612**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.376**
B.2 Legislative Obligations		
	WSIAT	0.014
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.002
	OHSA	0.068
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.039
	Safety Groups	0.044
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.004
	Sub-Total	**0.199**
B.3 TOTAL OVERHEAD EXPENSES		**0.575**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.299**
B.2 Legislative Obligations		
	WSIAT	**0.012**
	Office of Worker Advisor	**0.006**
	Office of Employer Advisor	**0.002**
	OHSA	**0.054**
	Mine Rescue	**0.000**
	Program Administration	**0.000**
	Institute of Work and Health	**0.002**
	Total Grants	**0.001**
	SWA - WSPS	**0.031**
	Safety Groups	**0.035**
	Other Prevention	**0.007**
	WHSC	**0.005**
	Health Clinics	**0.004**
	Sub-Total	**0.157**
B.3 TOTAL OVERHEAD EXPENSES		**0.456**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.333**
B.2 Legislative Obligations		
	WSIAT	0.013
	Office of Worker Advisor	0.006
	Office of Employer Advisor	0.002
	OHSA	0.060
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.034
	Safety Groups	0.039
	Other Prevention	0.008
	WHSC	0.005
	Health Clinics	0.004
	Sub-Total	**0.176**
B.3 TOTAL OVERHEAD EXPENSES		**0.509**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.039**
B.2 Legislative Obligations		
	WSIAT	0.002
	Office of Worker Advisor	0.001
	Office of Employer Advisor	0.000
	OHSA	0.007
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.000
	Total Grants	0.000
	SWA - WSPS	0.016
	Safety Groups	0.005
	Other Prevention	0.001
	WHSC	0.001
	Health Clinics	0.000
	Sub-Total	**0.033**
B.3 TOTAL OVERHEAD EXPENSES		**0.072**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.090**
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.016
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - WSPS	0.018
	Safety Groups	0.010
	Other Prevention	0.002
	WHSC	0.001
	Health Clinics	0.001
	Sub-Total	**0.056**
B.3 TOTAL OVERHEAD EXPENSES		**0.146**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.232**
B.2 Legislative Obligations		
	WSIAT	0.009
	Office of Worker Advisor	0.005
	Office of Employer Advisor	0.002
	OHSA	0.042
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.001
	SWA - WSPS	0.023
	Safety Groups	0.027
	Other Prevention	0.005
	WHSC	0.004
	Health Clinics	0.003
	Sub-Total	**0.121**
B.3 TOTAL OVERHEAD EXPENSES		**0.353**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.382
B.2 Legislative Obligations		
	WSIAT	0.015
	Office of Worker Advisor	0.007
	Office of Employer Advisor	0.003
	OHSA	0.069
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.003
	Total Grants	0.001
	SWA - WSPS	0.040
	Safety Groups	0.044
	Other Prevention	0.009
	WHSC	0.006
	Health Clinics	0.005
	Sub-Total	0.202
B.3 TOTAL OVERHEAD EXPENSES		0.584

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.169**
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.003
	Office of Employer Advisor	0.001
	OHSA	0.030
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - WSPS	0.021
	Safety Groups	0.020
	Other Prevention	0.004
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	**0.092**
B.3 TOTAL OVERHEAD EXPENSES		**0.261**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.089
B.2 Legislative Obligations		
	WSIAT	0.003
	Office of Worker Advisor	0.002
	Office of Employer Advisor	0.001
	OHSA	0.000
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.001
	Total Grants	0.000
	SWA - WSPS	0.000
	Safety Groups	0.010
	Other Prevention	0.002
	WHSC	0.001
	Health Clinics	0.001
	Sub-Total	**0.022**
B.3 TOTAL OVERHEAD EXPENSES		**0.111**

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

CLASS I: OTHER SERVICES

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		0.187
B.2 Legislative Obligations		
	WSIAT	0.007
	Office of Worker Advisor	0.004
	Office of Employer Advisor	0.001
	OHSA	0.033
	Mine Rescue	0.000
	Program Administration	0.000
	Institute of Work and Health	0.002
	Total Grants	0.000
	SWA	0.023
	Safety Groups	0.022
	Other Prevention	0.004
	WHSC	0.003
	Health Clinics	0.002
	Sub-Total	0.101
B.3 TOTAL OVERHEAD EXPENSES		0.288

2015 PREMIUM RATE COMPONENTS

RATE GROUP 905: APARTMENT AND CONDOMINIUM SERVICES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.245	1.245	41%	1.273	1.273	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.340			0.385		
2. Legislative Obligations	0.180			0.150		
3. TOTAL OVERHEAD EXPENSES	0.520	0.520	17%	0.535	0.535	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.275	1.275	42%	1.232	1.232	41%
D. TOTAL PREMIUM RATE (A+B+C)		3.04	100%		3.04	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 908: OTHER REAL ESTATE SERVICES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.403	0.403	31%	0.412	0.412	31%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.198			0.223		
2. Legislative Obligations	0.105			0.088		
3. TOTAL OVERHEAD EXPENSES	0.303	0.303	23%	0.311	0.311	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.604	0.604	46%	0.587	0.587	45%
D. TOTAL PREMIUM RATE (A+B+C)		1.31	100%		1.31	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 911: SECURITY AND INVESTIGATION SERVICES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.766	0.766	44%	0.733	0.733	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.272			0.298		
2. Legislative Obligations	0.143			0.115		
3. TOTAL OVERHEAD EXPENSES	0.415	0.415	24%	0.413	0.413	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.559	0.559	32%	0.594	0.594	34%
D. TOTAL PREMIUM RATE (A+B+C)		1.74	100%		1.74	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 919: RESTAURANTS AND CATERING

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.754	0.754	44%	0.732	0.732	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.270			0.297		
2. Legislative Obligations	0.142			0.115		
3. TOTAL OVERHEAD EXPENSES	0.412	0.412	24%	0.412	0.412	24%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.554	0.554	32%	0.576	0.576	33%
D. TOTAL PREMIUM RATE (A+B+C)		1.72	100%		1.72	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 921: HOTELS, MOTELS AND CAMPING

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.523	1.523	49%	1.570	1.570	51%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.380			0.431		
2. Legislative Obligations	0.201			0.169		
3. TOTAL OVERHEAD EXPENSES	0.581	0.581	19%	0.600	0.600	19%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.996	0.996	32%	0.930	0.930	30%
D. TOTAL PREMIUM RATE (A+B+C)		3.10	100%		3.10	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 923: JANITORIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.536	1.536	41%	1.538	1.538	41%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.381			0.427		
2. Legislative Obligations	0.202			0.167		
3. TOTAL OVERHEAD EXPENSES	0.583	0.583	16%	0.594	0.594	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.611	1.611	43%	1.598	1.598	43%
D. TOTAL PREMIUM RATE (A+B+C)		3.73	100%		3.73	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 929: SUPPLY OF NON-CLERICAL LABOUR

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.663	1.663	33%	1.958	1.958	39%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.400			0.495		
2. Legislative Obligations	0.212			0.195		
3. TOTAL OVERHEAD EXPENSES	0.612	0.612	12%	0.690	0.690	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	2.775	2.775	55%	2.402	2.402	48%
D. TOTAL PREMIUM RATE (A+B+C)		5.05	100%		5.05	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 933: EQUIPMENT RENTAL AND REPAIR SERVICES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.498	1.498	49%	1.329	1.329	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.376			0.393		
2. Legislative Obligations	0.199			0.154		
3. TOTAL OVERHEAD EXPENSES	0.575	0.575	19%	0.547	0.547	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.007	1.007	33%	1.204	1.204	39%
D. TOTAL PREMIUM RATE (A+B+C)		3.08	100%		3.08	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 937: RECREATIONAL SERVICES AND FACILITIES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.958	0.958	44%	0.920	0.920	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.299			0.328		
2. Legislative Obligations	0.157			0.127		
3. TOTAL OVERHEAD EXPENSES	0.456	0.456	21%	0.455	0.455	21%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.776	0.776	35%	0.815	0.815	37%
D. TOTAL PREMIUM RATE (A+B+C)		2.19	100%		2.19	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 944: PERSONAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.197	1.197	37%	1.174	1.174	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.333			0.370		
2. Legislative Obligations	0.176			0.144		
3. TOTAL OVERHEAD EXPENSES	0.509	0.509	16%	0.514	0.514	16%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.554	1.554	48%	1.572	1.572	48%
D. TOTAL PREMIUM RATE (A+B+C)		3.26	100%		3.26	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 956: LEGAL AND FINANCIAL SERVICES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.080	0.080	38%	0.075	0.075	36%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.039			0.041		
2. Legislative Obligations	0.033			0.028		
3. TOTAL OVERHEAD EXPENSES	0.072	0.072	34%	0.069	0.069	33%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.058	0.058	28%	0.066	0.066	31%
D. TOTAL PREMIUM RATE (A+B+C)		0.21	100%		0.21	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 958: TECHNICAL AND BUSINESS SERVICES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.182	0.182	48%	0.162	0.162	43%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.090			0.088		
2. Legislative Obligations	0.056			0.044		
3. TOTAL OVERHEAD EXPENSES	0.146	0.146	38%	0.132	0.132	35%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.052	0.052	14%	0.086	0.086	23%
D. TOTAL PREMIUM RATE (A+B+C)		0.38	100%		0.38	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 962: ADVERTISING AND ENTERTAINMENT

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.490	0.490	45%	0.521	0.521	48%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.232			0.263		
2. Legislative Obligations	0.121			0.101		
3. TOTAL OVERHEAD EXPENSES	0.353	0.353	32%	0.364	0.364	33%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.247	0.247	23%	0.205	0.205	19%
D. TOTAL PREMIUM RATE (A+B+C)		1.09	100%		1.09	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 975: LINEN AND LAUNDRY SERVICES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.539	1.539	37%	1.509	1.509	37%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.382			0.424		
2. Legislative Obligations	0.202			0.166		
3. TOTAL OVERHEAD EXPENSES	0.584	0.584	14%	0.590	0.590	14%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.997	1.997	48%	2.021	2.021	49%
D. TOTAL PREMIUM RATE (A+B+C)		4.12	100%		4.12	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 981: MEMBERSHIP ORGANIZATIONS

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.343	0.343	43%	0.367	0.367	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.169			0.199		
2. Legislative Obligations	0.092			0.080		
3. TOTAL OVERHEAD EXPENSES	0.261	0.261	33%	0.279	0.279	35%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.186	0.186	24%	0.144	0.144	18%
D. TOTAL PREMIUM RATE (A+B+C)		0.79	100%		0.79	100%

2015 PREMIUM RATE COMPONENTS

RATE GROUP 983: COMMUNICATIONS INDUSTRIES

(CLASS I: OTHER SERVICES)

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.159	0.159	43%	0.171	0.171	46%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.089			0.107		
2. Legislative Obligations	0.022			0.013		
3. TOTAL OVERHEAD EXPENSES	0.111	0.111	30%	0.120	0.120	32%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.100	0.100	27%	0.079	0.079	21%
D. TOTAL PREMIUM RATE (A+B+C)		0.37	100%		0.37	100%

2015 PREMIUM RATE COMPONENTS

CLASS I: OTHER SERVICES

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	0.551	0.551	42%	0.537	0.537	42%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.187			0.203		
2. Legislative Obligations	0.101			0.082		
3. TOTAL OVERHEAD EXPENSES	0.288	0.288	22%	0.285	0.285	22%
C. PAST CLAIMS COST						
1. Past Claims Cost	0.481	0.481	36%	0.462	0.462	36%
D. TOTAL PREMIUM RATE (A+B+C)		1.32	100%		1.28	100%

2015 PREMIUM RATES

Summary of Premium Rate Components by Rate Group per $100 of Insurable Earnings

Rate Group	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
905	APARTMENT AND CONDOMINIUM SERVICES	1.245	0.520	1.275	3.04
908	OTHER REAL ESTATE SERVICES	0.403	0.303	0.604	1.31
911	SECURITY AND INVESTIGATION SERVICES	0.766	0.415	0.559	1.74
919	RESTAURANTS AND CATERING	0.754	0.412	0.554	1.72
921	HOTELS, MOTELS AND CAMPING	1.523	0.581	0.996	3.10
923	JANITORIAL SERVICES	1.536	0.583	1.611	3.73
929	SUPPLY OF NON-CLERICAL LABOUR	1.663	0.612	2.775	5.05
933	EQUIPMENT RENTAL AND REPAIR SERVICES	1.498	0.575	1.007	3.08
937	RECREATIONAL SERVICES AND FACILITIES	0.958	0.456	0.776	2.19
944	PERSONAL SERVICES	1.197	0.509	1.554	3.26
956	LEGAL AND FINANCIAL SERVICES	0.080	0.072	0.058	0.21
958	TECHNICAL AND BUSINESS SERVICES	0.182	0.146	0.052	0.38
962	ADVERTISING AND ENTERTAINMENT	0.490	0.353	0.247	1.09
975	LINEN AND LAUNDRY SERVICES	1.539	0.584	1.997	4.12
981	MEMBERSHIP ORGANIZATIONS	0.343	0.261	0.186	0.79
983	COMMUNICATIONS INDUSTRIES	0.159	0.111	0.100	0.37
CLASS I	**OTHER SERVICES**	**0.551**	**0.288**	**0.481**	**1.32**

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SECTION 7

Supporting Documentation for Schedule 1

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2015 PREMIUM RATES

6-YEAR HISTORICAL SUMMARY AND 2-YEAR PROJECTION

SCHEDULE 1

Year	Insurable Earnings	Maximum Insurable Earnings Ceiling	Average Insurable Earnings	Employment	Number of LTIs	Lost Time Injury Rate	Total Number of Injuries	Total Injury Rate
2008	$153,014,380,922	$73,300	$36,645	4,175,579	64,800	1.55%	211,000	5.05%
2009	$147,512,406,411	$74,600	$36,880	3,999,753	52,300	1.31%	169,012	4.23%
2010	$153,162,900,574	$77,600	$37,724	4,060,128	48,300	1.19%	159,700	3.93%
2011	$160,143,915,290	$79,600	$38,287	4,182,672	45,500	1.09%	158,300	3.78%
2012	$165,153,716,713	$81,700	$38,893	4,246,342	45,000	1.06%	158,800	3.74%
2013	$171,775,988,374	$83,200	$39,163	4,386,131	44,100	1.01%	159,500	3.64%
2014	$175,181,777,083	$84,100	$39,457	4,439,867	44,640	1.01%	161,454	3.64%
2015	$180,443,586,291	$85,200	$40,226	4,485,748	45,102	1.01%	163,123	3.64%

2015 Premium Rates

NEW CLAIMS COST BY CLASS

Class	Description	2015 New Claims Cost Cost per Claim ($)	2015 Premium Rate ($)
A	FOREST PRODUCTS	23,505	5.40
B	MINING AND RELATED INDUSTRIES	24,054	6.79
C	OTHER PRIMARY INDUSTRIES	15,608	4.19
D	MANUFACTURING	12,601	2.60
E	TRANSPORTATION AND STORAGE	17,651	5.06
F	RETAIL AND WHOLESALE TRADES	8,334	1.82
G	CONSTRUCTION	21,810	6.65
H	GOVERNMENT AND RELATED SERVICES	7,641	1.41
I	OTHER SERVICES	8,151	1.32
	SCHEDULE 1	**12,094**	**2.57***

*The Schedule 1 and class average premium rates are determined based on the mix of insurable earnings across rate groups. Premium rates remain the same except for rate group 845, Local Government Services, who will see an increase in premium rates as a result of expanded coverage under presumptive legislation for firefighters. The WSIB's industry mix has changed since 2013 resulting in a Schedule 1 average premium rate different from the 2013 average rate of $2.46. Without these shifts in industry mix over time the average premium rate would still be $2.46 for 2014 and 2015.

2015 PREMIUM RATES
SUB-COMPONENTS OF OVERHEAD EXPENSES

SCHEDULE 1

Overhead Expenses Component	Overhead Expenses Sub-Component	Premium Rate Component
B.1 WSIB Administration		**0.296**
B.2 Legislative Obligations		
	WSIAT	**0.011**
	Office of Worker Advisor	**0.006**
	Office of Employer Advisor	**0.002**
	OHSA	**0.050**
	Mine Rescue	**0.002**
	Program Administration	**0.000**
	Institute of Work and Health	**0.002**
	Total Grants	**0.001**
	SWA	**0.038**
	Safety Groups	**0.034**
	Other Prevention	**0.007**
	WHSC	**0.005**
	Health Clinics	**0.004**
	Sub-Total	**0.162**
B.3 TOTAL OVERHEAD EXPENSES		**0.458**

2015 PREMIUM RATE COMPONENTS

SCHEDULE 1

Component	2015 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2015 Premium Rate	2014 Premium Rate Per $100 Of Insurable Earnings		Percentage of 2014 Premium Rate
A. NEW CLAIMS COST						
1. New Claims Cost	1.110	1.110	43%	1.100	1.100	44%
B. OVERHEAD EXPENSES						
1. WSIB Administrative	0.296			0.325		
2. Legislative Obligations	0.162			0.133		
3. TOTAL OVERHEAD EXPENSES	0.458	0.458	18%	0.458	0.458	18%
C. PAST CLAIMS COST						
1. Past Claims Cost	1.004	1.004	39%	0.920	0.920	37%
D. TOTAL PREMIUM RATE (A+B+C)		2.57*	100%		2.48*	100%

*The Schedule 1 and class average premium rates are determined based on the mix of insurable earnings across rate groups. Premium rates remain the same except for rate group 845, Local Government Services, who will see an increase in premium rates as a result of expanded coverage under presumptive legislation for firefighters. The WSIB's industry mix has changed since 2013 resulting in a Schedule 1 average premium rate different from the 2013 average rate of $2.46. Without these shifts in industry mix over time the average premium rate would still be $2.46 for 2014 and 2015.

2015 PREMIUM RATES

Summary of Premium Rate Components by Class per $100 of Insurable Earnings

Class	Description	New Claims Cost ($)	Overhead ($)	Past Claims Cost ($)	2015 Premium Rate ($)
A	FOREST PRODUCTS	2.681	0.928	1.790	5.40
B	MINING AND RELATED INDUSTRIES	2.179	0.968	3.642	6.79
C	OTHER PRIMARY INDUSTRIES	2.501	0.796	0.892	4.19
D	MANUFACTURING	1.360	0.534	0.702	2.60
E	TRANSPORTATION AND STORAGE	2.314	0.705	2.038	5.06
F	RETAIL AND WHOLESALE TRADES	0.736	0.385	0.702	1.82
G	CONSTRUCTION	2.449	0.813	3.389	6.65
H	GOVERNMENT AND RELATED SERVICES	0.590	0.312	0.508	1.41
I	OTHER SERVICES	0.551	0.288	0.481	1.32
	SCHEDULE 1	**1.110**	**0.458**	**1.004**	**2.57***

*The Schedule 1 and class average premium rates are determined based on the mix of insurable earnings across rate groups. Premium rates remain the same except for rate group 845, Local Government Services, who will see an increase in premium rates as a result of expanded coverage under presumptive legislation for firefighters. The WSIB's industry mix has changed since 2013 resulting in a Schedule 1 average premium rate different from the 2013 average rate of $2.46. Without these shifts in industry mix over time the average premium rate would still be $2.46 for 2014 and 2015.

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SECTION 8

Classification Scheme Changes

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2015 CLASSIFICATION SCHEME CHANGES

There are no changes to the classification scheme for 2015.

Consequently, the number of rate groups in the WSIB's classification scheme remains at 155, the same as for 2014.

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SECTION 9

Non-Credible Rate Groups

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NON-CREDIBLE RATE GROUPS

Ideally, each rate group defined in the Workplace Safety and Insurance Board's classification scheme should be credible, that is, large enough so that reasonably reliable estimates can be made for deriving premium rates from a rate group's own claims experience. Although this is generally the case, particular industries or services in Ontario can decline substantially as the economy undergoes changes and this can lead to a situation where a previously credible rate group becomes non-credible. In addition, some rate groups have reduced the number of injuries to a level where there is not enough information available to estimate the average cost of a claim and, as a result, the rate group becomes non-credible. As part of the ongoing activity of rate making, the Workplace Safety and Insurance Board (WSIB) monitors the credibility of rate groups.

When the WSIB is concerned that a particular rate group has become non-credible, and is likely to remain non-credible, the WSIB may decide to remove such a rate group from the classification scheme through some form of rate group merger, as of a specified date. Employers in the affected industries or services would continue to be insured, but under another rate group.

Since the original development of the WSIB's current classification scheme, which was introduced in 1993, a number of rate groups have become non-credible. Different approaches have been used to address the issue of non-credibility, depending on the circumstances of each rate group.

Data supporting the 2015 premium rates shows that under current criteria thirteen rate groups are not fully credible.

It is possible that the experience of some of the non-credible rate groups may return to a fully credible level, eliminating the need for additional review. However, it is expected that for some of these rate groups, the lack of credibility would need to be addressed more formally by the WSIB, possibly through reclassifications or rate group mergers.

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SECTION 10

Glossary of Acronyms

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GLOSSARY OF ACRONYMS

ACRONYM	DEFINITION
CSPAAT	Commission de la sécurité professionelle et de l'assurance contre les accidents du travail
IHSA	Infrastructure Health and Safety Association
LTI	Lost Time Injury
PSHSA	Public Services Health and Safety Association
SWA	Safe Workplace Association
UFL	Unfunded Liability
WSIB	Workplace Safety and Insurance Board
WSN	Workplace Safety North
WSPS	Workplace Safety and Prevention Services

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SECTION 11

Contact Information

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CONTACT INFORMATION

1. Premium Rates Information

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division
Workplace Safety and Insurance Board
Telephone: (416) 344-3332
Facsimile: (416) 344-2588

2. Premium Information and Data Requests

For more information about individual employer accounts, or for current data requests, contact your WSIB account representative in your local WSIB office or call:

Workplace Safety and Insurance Board
Telephone: (416) 344-1000
Toll Free: 1-800-387-0750
Facsimile: (416) 344-4684
Toll Free Facsimile: 1-888-313-7373

3. WSIB Website

For further information for both employers and employees, including prevention initiatives, return to work, forms and policy reports, please visit our website at:

www.wsib.on.ca

The information contained on the website is continuously maintained and regularly updated.

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